DOCUMENT RESUME

ED 213 905 CE 031 579

TITLE	Survival Skills. Pre-Apprenticeship Phase 2 Training. Instructors Guide
INSTITUTION	Lane Community Coll., Eugene, Oreg.
SPONS AGENCY	Employment and Training Administration (DOL), Washington, D.C.; Oregon State Dept. of Education, Salem.
PUB DATE	81
NOTE	624p.; For related documents see CE 031 561-578.
EDRS PRICE	MF03/PC25 Plus Postage.
DESCRIPTORS	Behavioral Objectives; Budgeting; Career Development; Check Lists; Child Abuse; Coping; Credit (Finance); Day Care; Death; Disabilities; Divorce; Drinking; Drug Use; Employer Employee Relationship; Family Health; *Family Relationship; Inflation (Economics); Insurance; *Interpersonal Competence; Job Search Methods; Learning Activities; Learning Modules; *Money Management; Older Adults; Pacing; Parent Child Relationship; Postsecondary Education; Sex Fairness; *Skill Development; Teaching Guides; Tests; Trade and Industrial Education; Two Year Colleges; Unemployment; *Work Attitudes
IDENTIFIERS	Bankruptcy; *Preapprenticeship Programs; Sexual Harassment; Stress (Biological); *Survival Skills; Time Management

ABSTRACT

This instructor's guide contains the 43 Survival Skills modules developed for Pre-Apprenticeship Phase 2 Training. Introductory materials include a description of components of the pre-apprenticeship project, recommendations for module implementation, and synopses of the modules that were developed to prompt social skills development. Each module contains some or all of the following: cover sheet listing module title, goals, and performance indicators; study guide/checklist with directions for module completion; information sheet(s) providing information covering the module topic(s); self-assessment; self-assessment answers; assignment sheets; and post assessment. Topics covered in the modules include work, career development, work relationships, becoming a supervisor, being successful at work, unemployment, unemployment benefits, Workers' Compensation, sexual harrassment, job search, life insurance, day care, child abuse, parent-teenager conflicts, responsibility for the elderly, divorce, death, physical and mental handicaps, mental illness, being overweight, drugs, alcohol, losing auto insurance or driver's license, arrest, release from prison, establishing credit, help for financial difficulties, bankruptcy, inflation, budgeting, health care, eviction, buying a house, moving, stress, using time effectively, effective listening, and relationships with others. (YLB)

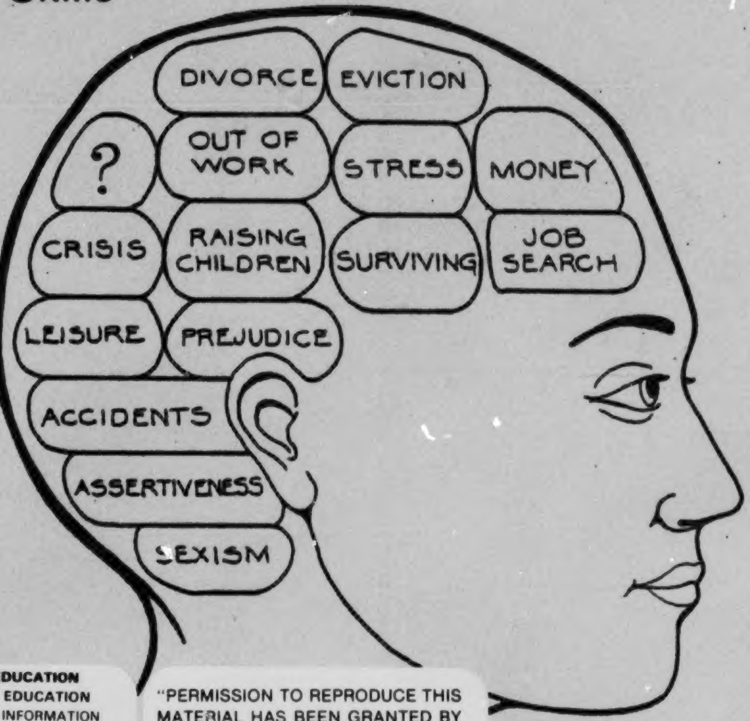
****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED213905

LANE COMMUNITY COLLEGE
est. 1964

PRE-APPRENTICESHIP
PHASE 2 TRAINING
Instructor's Guide

Survival Skills


DIVORCE
EVICTION
?
OUT OF WORK
STRESS
MONEY
CRISIS
RAISING CHILDREN
SURVIVING
JOB SEARCH
LEISURE
PREJUDICE
ACCIDENTS
ASSERTIVENESS
SEXISM

CE 031 579

U.S. DEPARTMENT OF EDUCATION
NATIONAL INSTITUTE OF EDUCATION
EDUCATIONAL RESOURCES INFORMATION
CENTER (ERIC)

☑ This document has been reproduced as received from the person or organization originating it.

☐ Minor changes have been made to improve reproduction quality.

- Points of view or opinions stated in this document do not necessarily represent official NIE position or policy.

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

C. Hostrup

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

Survival Skills Instructor's Guide Writer:

staff

Technical Assistance:

Graphics: Ralph Bentley

Editorial, Proofreading and Pasteup:

Debi Carroll

Typing:

Strandlien Typing Service

This project was developed under a subcontract for the Oregon Department of Education by Lane Community College, Community Education Division, Eugene, Oregon. Funds were provided by the Governor of Oregon from the Educational Linkages Component of the CETA Governor's Grant.

STATEMENT OF ASSURANCE

It is the policy of the Oregon Department of Education that no person be subjected to discrimination on the basis of race, national origin, religion, sex, age, handicap or marital status in any program, service or activity for which the Oregon Department of Education is responsible. The Department will comply with the requirements of state and federal law concerning nondiscrimination and will strive by its actions to enhance the dignity and worth of all persons.

Lane Community College

4000 E. 30th Avenue
Eugene, Oregon 97405
(503) 726-2200

Office of the President

July 27, 1981

On behalf of Lane Community College, I wish to express our pride and gratitude for the opportunity to participate in the development of the Pre-Apprenticeship training materials. We also wish to commend the Oregon Department of Education for its original concept and continued support; and, the Educational Linkages Component of the CETA Governor's Grant for funding.

The goals of this project are many, but none are more important than that of producing valid, understandable vocational curriculum material. We congratulate the tradespeople and production staff for thier accomplishments.

Finally, I recommend this material to anyone exploreing Pre-Apprenticeship as an entry into the vocational work world, with the hope and belief that it will go a long way toward producing skilled craftspeople who are dedicated to their work.

Sincerely,

Eldon G. Schafer

Lane Community College is an Equal Opportunity/Affirmative Action/Section 504/Title IX Institution

Phase II

INTRODUCTION

This is the second phase of a designed multi-phase project of pre-apprenticeship study. Phase II begins in earnest the development of manipulative skills essential to the trade. It re-introduces and elaborates on many of the tools, materials and equipment set forth in Phase I, and introduces projects and assignments designed to build trade knowledge and trade manipulative skills.

The project consists of three major components:

1) INSTRUCTOR'S GUIDE, containing a brief summary of each of the trade modules, including the materials, tools and equipment necessary to complete the Job Sheets and/or Assignments; an annotated bibliography for further study and/or clarification of a topic.

2) Self-paced LEARNING MODULES for student study. The modules are designed to impart trade knowledge and skills to the student. Each module is comprised of the following:
   a) Cover Sheet--lists module title, goals, performance indicators
   b) Study Guide--gives directions for completion of module
   c) Introduction (optional)--explains why the module is important
   d) Vocabulary--lists and defines any new trade terms or technical words necessary for understanding the module's content
   e) Supplementary References--details where to go for further study
   f) Information--provides information and graphics covering the module's topic(s)
   g) Self Assessment (optional)--provides students an opportunity to test their comprehension
   h) Assignment (optional)--enables students to research further into the topic
   i) Job Sheet (optional)--lists materials and tools necessary to complete the tasks which are designed to develop manipulative skill
   j) Post Assessment (optional)--enables the instructor to test student comprehension

3) SURVIVAL or COPING SKILLS MODULES have been developed to promote

social skills development. These 43 modules elaborate on the topics introduced in Phase I and cover such topics as: Losing your Driver's License, Death in the Family, Divorce, Time Management, Buying a Home, Maintaining Credit, and other social skills which have a bearing on the quality of work life and personal satisfaction.

IMPLEMENTATION

It is essential during Phase II that the student develop the skills necessary to perform the tasks of the trade as outlined and demonstrated in the modules. For this reason, the instruction should be conducted by a skilled craftsperson from the trade or occupation who has the necessary teaching skills.

At the completion of Phase II, the trainee will have enough experience with the occupation to decide whether to continue with the training into Phase III, which will ultimately represent a career choice and entrance into apprenticeship.

Recommendations for successful module completion

This phase of pre-apprenticeship study requires the student to develop job skills which will enable him or her to be a productive worker or to decide against pursuing the trade as a viable career choice. To that end, the instructor should:

1) Realize that skill-building and development is dependent on repeated physical performance and self-confidence.

2) Provide a setting in which students are encouraged to develop skills at their own individual pace. Assessments are designed as tests of comprehension, not as tests of skills or trade abilities.

3) Coordinate the use of materials, tools and equipment so that each student can fulfill his or her potential.

4) Ensure that each student practices the trade skills in the accepted manner, and practices enough to develop skills to a professional trade standard.

5) Make arrangements for visitations (to stores, shops, jobsites, etc.) and ensure that students participate fully.

6) Grade or comment on individual Assignments and Assessments, to ensure students are aware of their progress.

7) Ensure that the trade skills and knowledge presented in one module are fully understood by the student before allowing him or her to continue to subsequent modules.

SCOPE

Trades developed for study in Phase II include:

Drywall
Painting
Plumbing
Floor Laying
Plastering
Cement Finishing
Tilesetting
Bricklaying
Parts Counter
*Electrical
*Welding
*Auto Mechanic
*Carpentry

* Adapted from previously developed ILS material.

CONTENTS

Module titles and brief synopses of the 43 Survival Skills modules may be found beginning on the next page.

1. WORK

Learning about the importance of satisfying work for individual identity and self-esteem, and becoming more aware of what work in the trades can offer.

2. CAREER DEVELOPMENT

Discovering how getting a job is only the first step in developing a career. Familiarity with why people change jobs and what to look for in a satisfying career.

3. WORK--RELATIONS WITH PEOPLE IN AUTHORITY

Learning about negative and positive responses to authority; understanding about own reactions and being able to identify characteristics of a poor and a good relationship with a person in authority.

4. WHAT'S INVOLVED IN BEING A SUPERVISOR?

Understanding what is involved in becoming a supervisor and identifying the characteristics of a poor supervisor and a good supervisor.

5. WORK--SURVIVING AND SUCCEEDING

Identifying some of the ingredients of being successful at work.

6. OUT OF WORK I--WHAT'S IT LIKE TO LOSE YOUR JOB?

Explaining the term officially unemployed and how losing a job can affect individuals and their families.

7. OUT OF WORK II--UNEMPLOYMENT BENEFITS--WHO IS ELIGIBLE?

Explaining unemployment insurance benefits; discovering who is or is not eligible, what the procedure for applying for benefits is, how to make sure the benefits will continue while unemployed.

8. WORK--GETTING INJURED ON THE JOB

Describing the basic principles of the Workers' Compensation system and what a worker experiences when injured and eligible for compensation.

9. SEXUAL HARASSMENT ON THE JOB

Defining sexual harassment and advising what can be done.

10. JOB SEARCH

Learning about the importance of thorough and complete job search and about ways to find the right job.

11. INSURING YOUR LIFE

Learning the difference between term and whole life insurance.

12. DAY CARE FOR LATCH KEY CHILDREN

Learning how to find good, affordable, convenient child care and why it's important for the child and the working parent.

13. CHILD ABUSE--WHAT IS MEANT BY CHILD ABUSE? WHO ARE THE ABUSERS?

Exploring the nature of child abuse and the conditions which cause it.

14. CHILD ABUSE II--WHAT TO DO ABOUT IT

Explaining the extent of the problem, what procedures to follow in reporting a suspected case and what happens to the child and the family following a report.

15. FAMILY CONFLICTS--TEENAGERS

Describing some of the major problems in parent-teenage relationships, how to establish a good relationship with good communication, mutual respect and understanding.

16. TAKING RESPONSIBILITY FOR THE ELDERLY

Identifying some of the problems and decisions involved in taking responsibility for elderly relatives, how and where to find help from support services in the community.

17. DIVORCE I--THE WHY AND HOW OF A DIVORCE

Learning about the frequent causes of divorce and about problems and issues in reaching an agreement between husband and wife.

18. DIVORCE II--HOW TO COPE AND SURVIVE

Identifying the effects of divorce on adults and children; learning about the types of problems involved, how to survive and help others come successfully through divorce.

19. DEATH IN THE FAMILY--MAKING THE FUNERAL ARRANGEMENTS

Identifying the various options, costs and arrangements involved in planning a funeral.

20. HANDICAPS OF FAMILY MEMBERS--PART I--PHYSICAL HANDICAPS

Identifying the rights and benefits available to handicapped people and their families, where and how to go about finding the maximum help available in the local community.

21. HANDICAPS OF FAMILY MEMBERS--MENTAL HANDICAPS (MENTAL RETARDATION)

Identifying the causes, feelings and problems in having a mentally retarded family member and how to cope with the situation.

22. MENTAL ILLNESS OF FAMILY MEMBERS AND MENTAL ILLNESS AT WORK

Identifying some of the major causes and behaviors and learning about different methods of treatment.

23. BEING OVERWEIGHT

Identifying the causes, extent and problems of being overweight, how to deal with and correct the problem.

24. DRUGS--WHAT ARE DRUGS? WHAT IS DRUG ABUSE?

Identifying six different categories of drugs and some of the signs of drug abuse.

25. ALCOHOL--BY ITSELF AND WITH OTHER DRUGS

Explaining the main effects and nature of alcohol and what happens when alcohol is taken with other drugs.

26. WORK AND ALCOHOLISM

Identifying typical alcoholic behavior, available help and treatment plans.

27. LOSING YOUR AUTO INSURANCE OR YOUR DRIVER'S LICENSE

Explaining the problems involved in, the causes and consequences of having auto insurance and/or a driver's license taken away.

28. IN TROUBLE WITH THE LAW--YOUR RIGHTS IF YOU ARE ARRESTED

Identifying individual's rights if ever arrested, and some of the legal problems and possible solutions involved.

29. RELEASE FROM PRISON

Explaining the major problems an ex-prisoner faces when returning to the community, how to find support and help.

30. ESTABLISHING CREDIT

Explaining the nature and use of credit, how to obtain it and use it to benefit.

31. HOW AND WHERE TO GET HELP IF YOU'RE IN SERIOUS FINANCIAL DIFFICULTIES

Identifying places where people who are in serious financial difficulties can turn for help.

32. BANKRUPTCY

Identifying the causes and extent of bankruptcy, recent law reforms, options open to an individual and procedures to follow in filing for bankruptcy.

33. HOW TO FIGHT INFLATION AND SAVE MONEY

Identifying causes and effects of inflation, examining spending patterns, learning how to save money on a day-to-day basis.

34. HOW TO PLAN A BUDGET THAT WORKS FOR YOU/YOUR FAMILY

Discussing budget planning for individual/family needs.

35. HOW TO STAY HEALTHY AND CUT YOUR MEDICAL AND DENTAL BILLS

Describing some of the influences on people's health care attitudes, benefits of health insurance plans, ways to cut costs of health bills.

36. EVICTION

Identifying the causes of eviction and procedures to protect rights.

37. BUYING A HOUSE

Identifying some of the problems involved in buying a house, some ways to purchase a house.

38. MOVING INTO ANOTHER HOUSE

Assessing values and services offered by moving companies; avoiding mistakes which result in wasted time and money.

39. STRESS I

Explaining the nature of stress, when it is beneficial, when it is a strain.

40. STRESS II--COPING WITH IT

Describing how to prevent too much stress and how to deal with it.

41. USING TIME EFFECTIVELY

Describing personal goals and practicing learning how to use time more effectively.

42. EFFECTIVE LISTENING

Practicing being an effective listener and obtaining what you want.

43. FROM STRANGER TO INTIMATE

Identifying different ways in which people relate to each other.

WORK

Goal:

The student will learn about the importance of satisfying work for individual identity and self esteem and become more aware of what work in the trades can offer.

Performance Indicators:

The student will:

1. be able to identify and list some of the important reasons why people work.
2. be able to list the characteristics of satisfying work.
3. be able to list important aspects of being a craftsman.
4. conduct a short survey on how important work is to people and what they hope to get from their work.
5. look closely at a personally satisfying work experience and identify at least five important ingredients that made it satisfying.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

How important is it for you to have paid work? If someone gave you enough money to live as comfortable as you liked for the rest of your life, would you give up working? If you would choose a life of leisure you are in the minority; seven out of 10 Americans would rather work even when they don't enjoy the job they're doing. It's clear, however, that everyone would prefer satisfying work and, for people who don't have it at the moment, their hopes stay alive for a long time.

Why is work still so important to so many people?

1. For most of us, earning enough to support and improve our standard of living is very important. People on welfare are just as committed to work. Most people would prefer to support themselves by working than to be out of work and dependent on being given the money.
2. Having the day organized for us is also important; it's good to be able to predict what's going to happen on most days. For some people, Sundays lack anything regular and predictable and seem empty and boring.
3. Work can still give us a feeling of belonging, of being someone in society. The unemployed, retirees and children share similar indignities trying to get the money they need.
4. Work provides an opportunity for meeting and communicating with people who share many of our values and who can respect us for our skills and ability.
5. Work is likely to change and improve family relations. Members of a family can shed fixed roles, (of mother, wife, child) and gain a new sense of identity in the world of work.
6. Work can lead to better marriages and more stable family life by providing interest, variety, something to talk about, an acceptable "escape" from the house, as well as uniting people

in aiming for long term goals, (e.g. buying a house, next year's vacation, returning to school, etc.).

7. Work can be enjoyable; a chance to do something different, use complex machinery, drive expensive equipment, produce something that is valued by other people.
8. Our identity may become part of our work. "What do you do?" is still one of the first questions asked of strangers. We make generalizations about people based on our idea of their job. What are your ideas about a typical doctor, carpenter, sheet metal worker, teacher, etc.?
9. Probably most important of all is the sense of self esteem it's possible to experience from working. This involves a sense of control over our own future, a knowledge that we have some effect on things and people around us, that we are able to use our talents and do a good job.

Few people are lucky enough to be doing satisfying work. For some workers, jobs are dull, repetitive and meaningless; conditions are unpleasant, often dangerous, and those in charge are either incompetent or treat people like objects. Workers in these jobs probably didn't choose the work; they took whatever was available. Sometimes people stay at jobs year after year because the pay is high, even though work is only a means to try to get after-work happiness. To these people the alternatives seem few. They could:

1. Leave and look for another job (maybe with lower pay).
2. Give up hopes of ever being satisfied at work.
3. Hang on to their hopes of having satisfying work and be constantly frustrated.

These workers may still believe in the importance of work but they find their role at work doesn't fit with their image of who they think they are. When this happens, people are likely to become ill more frequently, have more accidents on the job, enjoy less out-of-work activities, carry over tensions to home and even die at a younger age.

Satisfying Work

It is challenging, makes you feel you're achieving something, gives you responsibility as well as enough pay. With a satisfying job you're more likely to enjoy a stable family life, be involved in your community, feel good about yourself and live to ripe old age. A lot of force behind the women's movement and pressure for equal opportunities for minorities is the wish to have the experience that satisfying work can give to an individual. (At the present time, much of the work women do probably drags down their self image.)

Changing the conditions at work (e.g., improving food service, safety, heating, air, etc.) does not bring about job satisfaction. Poor conditions do contribute to feelings of dissatisfaction, but in the experience of work, satisfaction does not just mean the absence of dissatisfaction; the ingredients of job satisfaction are the content of the work itself - what your duties are, what your supervisors and fellow workers are like, how involved you feel in the whole production process, whether you feel what you are doing is important. Choosing the right line of work is very important; it can affect your feelings about yourself, your family and your overall level of happiness for the rest of your life, and most of us have a minimum of forty years at work.

What then is the possibility of having job satisfaction in one of the trades? How are the trades any different from semi-skilled work where you operate the same machine everyday?

1. Becoming an apprentice is highly competitive and only applicants who show real interest and enthusiasm, as well as having appropriate background experience, are going to be accepted. Descriptions written in State Employment Division booklets repeat phrases such as: "applicants should enjoy working with . . .," "must like to work with . . ."
2. "Apprenticeship standards" are drawn up by experts in the field. These involve many hours on the job and in related training; often as much as 8,000 hours, which is as much time (four years), as it takes to get a college degree. That's a big commitment to getting into one line of work.

Why can the trades maintain such high standards? There's a Hebrew proverb that says, "A man at work at his trade is the equal of the most learned doctor." The skill level is high for both and so is the possiblity for job satisfaction. Working in a trade:

1. Requires expertise in using tools, handling materials and carrying out special processes; this expertise is built up gradually during apprenticeship.

2. Promotes a sense of loyalty and pride in the craft and a feeling of being needed.
3. Brings about companionship and acceptance within a respected group.
4. Encourages showing initiative and taking responsibility for what you do.
5. Provides, at most times, interesting, non-repetitive tasks.
6. Allows you to finish a job or clearly identify with the overall production.
7. Generally pays very well.

By becoming an apprentice there is a definite prospect of having a satisfying job. It is this experience of satisfying work that justifies craftspeople upholding standards and defending craft skills against easy entry by non-craftspeople or attempts to build craft skills into machines that non-craftspeople can operate. (In contrast to skilled work, semi-skilled jobs usually involve only a few months of practice to reach real proficiency.) The trades have a long history of excellence and of individual satisfaction at work. This is worth defending and worth sharing in.

Self Assessment

LISTED BELOW ARE SEVERAL STATEMENTS. IF THE STATEMENT IS TRUE, PLACE A "T" IN THE BLANK PROVIDED. IF THE STATEMENT IS FALSE, PLACE AN "F" IN THE BLANK.

1. ____ Most of us have a working life of at least 40 years.

2. ____ One of the most important reasons why people choose to work is that it can make you feel good about yourself.

3. ____ If people didn't need the money, nobody would ever work.

4. ____ Most people on welfare don't want to work.

5. ____ Family life is likely to get worse if the main provider of money is not satisfied with his or her job.

6. ____ People who are in jobs they hate, usually have a satisfying life outside work.

7. ____ Improving the work conditions is not enough to make a job satisfying.

8. ____ In semi-skilled work it is possible to become an expert after a few months practice.

9. ____ Working in a trade can provide many of the experiences associated with satisfying work.

10. ____ People in satisfying jobs are likely to live longer than workers in jobs that they dislike.

Self Assessment Answers

1. T
2. T
3. F
4. F
5. T
6. F
7. T
8. T
9. T
10. T

Assignment

COMPLETE THE FOLLOWING ASSIGNMENTS.

1. Ask the following questions of at least ten people, outside your class, who have worked a minimum of five years:
   How satisfied are you with your present job?
   What makes a job satisfying to you? (Ask for several reasons.)
   Write down the responses and compare them with the Information section. Discuss what you find with two other people in your class.

2. Write down one personally satisfying work experience (paid or unpaid) that you have had - it doesn't matter how young you were at the time. Identify and describe in writing what was satisfying about it. Find at least five things.

Post Assessment

1. List at least five reasons why people choose to work.

2. List at least five characteristics of satisfying work.

3. List at least five satisfying features of being in a trade.

CAREER DEVELOPMENT

Goal:

The student will discover how getting a job is only a first step in developing a career. He or she will become more aware of the reasons why people change jobs and what to look for in a satisfying career.

12

Performance Indicators:

The student will demonstrate understanding of the information by:

1. successfully completing a Self Assessment.
2. writing down a dozen different directions a job of his or her choice could lead.

He or she will extend his or her knowledge by:

1. asking questions of experienced workers to find out how satisfied they are with their present job or career.
2. find out details of pension plans in one trade.
3. write down career paths in two trades.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

Even people who have a lot of drive and want to succeed at work, often believe the hardest part of a job is getting hired. THE REAL STRUGGLE IS NOT GETTING HIRED, BUT GETTING HIGHER on the career ladder. A career is your way of making a living. It may be one job that offers you increasing responsibility and rewards, but it is much more likely to be a succession of jobs. Among the 30-to-50-year-old group of workers (people who are probably skilled and experienced), there is only a 1 in 50 chance that a person will be with the same employer in five years. If you extend the period to 10 years there is only one chance in 100 of being with the same employer. Over 50% of skilled craftspeople leave their line of work and take up something different. A career nowadays involves change and movement. If you are aware of this possiblity, the change can be planned to increase your sense of progress and success in life, to aim for career satisfaction.

In a steady, unchanging economy there wouldn't be the same need to plan a career. If the economy stood still, the number of workers in each skill area would remain the same. If this were so, each person would only have to make the right choice of job and stick with it, maybe waiting for promotion and eventual retirement. But old products and production techniques do become obsolete. New materials are constantly being introduced that affect work done within the trades (eg., new floor covering materials). New needs arise (such as energy conservation) that require different solutions. Mechanization is still increasing as some craft skills become possible by machine--the nail gun is a simple example. Computerization has changed ways of doing things that have been traditional for centuries (e.g., printing).

The general state of the economy has a great impact on how many openings there are. When money is expensive to borrow, construction declines. When national priorities change, such as in wartime, there is little unemployment. In peacetime, within an industry growing at an average rate, there will be five new openings for every one hundred workers (due to retirement, promotion, expansion, etc.). In stagnating or declining industries or non-adaptive trades, the openings will be few, and by mid-career there will be slim chances of promotion. Workers who feel "locked in" with no job alternatives will have low career satisfaction and probably develop physical and mental health problems.

Getting the job you want, entering the trade of your choice, is the first step in your career. A satisfying career has many of the same ingredients as a satisfying job:

1. Feeling that what you're doing has some meaning and purpose.
2. Having some control over what you do.
3. Being respected as an individual with definite skills and abilities.
4. Feeling that your world is reasonably stable.
5. Having enough challenge to keep interested.
6. Feeling good about yourself and who you are, both in and out of work.

SOME REASONS WHY PEOPLE CHOOSE TO CHANGE THE DIRECTION OF THEIR CAREER

Some Jobs are Never Satisfying.

Some jobs start out all right and get boring after people are in them a long time. This usually happens in semi-skilled jobs, that's why there is so much turnover even when jobs are hard to find. Also, individuals change--what excited you, or you found challenging when you first began, becomes stale and ordinary. For most people, change and variety are essential in order to continue feeling satisfied. It's impossible to feel happy and bored at the same time.

Lack of Job Security.

If you're single, looking after only yourself, or if you have two reasonable incomes in your home, the prospect of the work being seasonal, of there being layoffs and periods of unemployment may not worry you. With a house, a family, payments on your car, etc., it becomes more difficult to budget and stretch money that is not there reliably every week. Craftsmen do a lot better than semi-skilled workers but they have more periods of unemployment than people in office, sales or professional work.

Inadequate Pension.

For most young workers retirement is so far off that they rarely consider pension plans. For the established worker (someone who has spent a number of years building up specialist skills and experience), it could become an important issue. How long do you expect to be in the trade you're trying so hard to join? Some unionized trades have excellent pension plans, but a great number of American workers never receive a pension from their employment, even if they started in a job with a definite pension plan. In the job that you want is there a private pension plan? Is it transferable when you change jobs? What happens when you're out of work through no fault of your own?

Changes in Health and Strength.

Many workers change their line of work because it is dangerous, it is too much of a physical strain or it is outside in all kinds of weather. In fact, some of the same things that attracted you to the job in the first place (you could use your muscles, be outdoors and have some type of excitement and risk), might, at the mid-point in your career, be the reasons why you're looking for another job. Thousands of workers are injured on the job every year (in construction it is as high as 15 out of 100). Although some injuries are minor, there are many more that prevent the worker from returning to his or her previous work. For example, people who are supposed to have recovered from back problems (the most frequent injury) often can only lift up to 20 pounds.

Changes Within the Family.

If your family is "the beginning and end" of everything, you may stick with a job that has become unsatisfying as a "sacrifice" for the good of the family. Changes, such as divorce, both partners working now after one of them stayed at home to raise the kids, or children starting to work, can change priorities so that the dissatisfied worker starts to look for another type of job.

PLANNING YOUR CAREER

What career education have you experienced? Unless you've been very lucky, you'll have discovered that much more time is spent helping students who are going to go to college, even though they are in the minority. Thinking about and preparing for a satisfying career is more than trying to match your interests and abilities with available jobs. It involves more than one job; it is a preparation for a lifetime in work, a lifetime of relationships with other people, a lifetime of trying to make the most of your talents, a lifetime of surviving and winning within existing social and economic systems.

A pattern shown by people leaving high school for their first permanent job is low-level vocational aims. At worst, these young men and women fall into whatever work is available or take short term semi-bearable traditional jobs and either accept their fate or passively hope that something or someone will turn up to rescue them. At present levels of unemployment, it is difficult get what you want immediately. But this shouldn't mean a lifetime of boring work. It's estimated, for example, that 75% of young women from workers' families underachieve the whole of their lives. They learn never to expect to obtain a job they would most like to have. Both men and women could help themselves and each other experience career satisfaction by realizing that it is not something out of reach. It is possible to have a satisfying lifetime of work if you are always aware of where a job can lead you, what the possiblities are of using the skills you gain in another job, and whether you can move on to something different and more challenging as your present job becomes too easy.

It's true that there are plenty of pressures on a person to find work quickly. Unemployment benefits run for a limited number of weeks and are based on what you earned before, not on what you might need now. Unemployed people have feelings of losing identity and self-confidence that can lead to their becoming depressed or hostile. For young people who have left school and have not been lucky enough to find a permanent job, there's frustration, resignation and feelings of being in limbo--in between two things and not knowing where they belong. (Over 50% of black youths are unemployed.) But even negative experiences like these are temporary. There are over 40 years of work. In that time it is realistic to go for a satisfying job and a satisfying career. You deserve it just as much as people in high status professions.

WHAT TO LOOK FOR IN PLANNING A SATISFYING CAREER

Mobility.

There should be several ways of moving on from your starting position. The movement could be upward by promotion. There should be a clear line of progress open to you--as long as you work hard, efficiently and show you're capable of taking on more responsibility for people and work activities. There should also be the definite chance of moving sideways into related jobs and roles (e.g., from journeyman carpenter to contractor, teacher, estimator).

Continued Challenge and the Opportunity to Learn New Skills.

In satisfying careers you should be encouraged to continue learning so that your job stays a challenge and doesn't become routine. Even some highly-skilled jobs can become repetive and boring if the same activities are done week after week. You'll still get bored, even though it'll take longer to happen than in a semi-skilled job.

What You Have to Do.

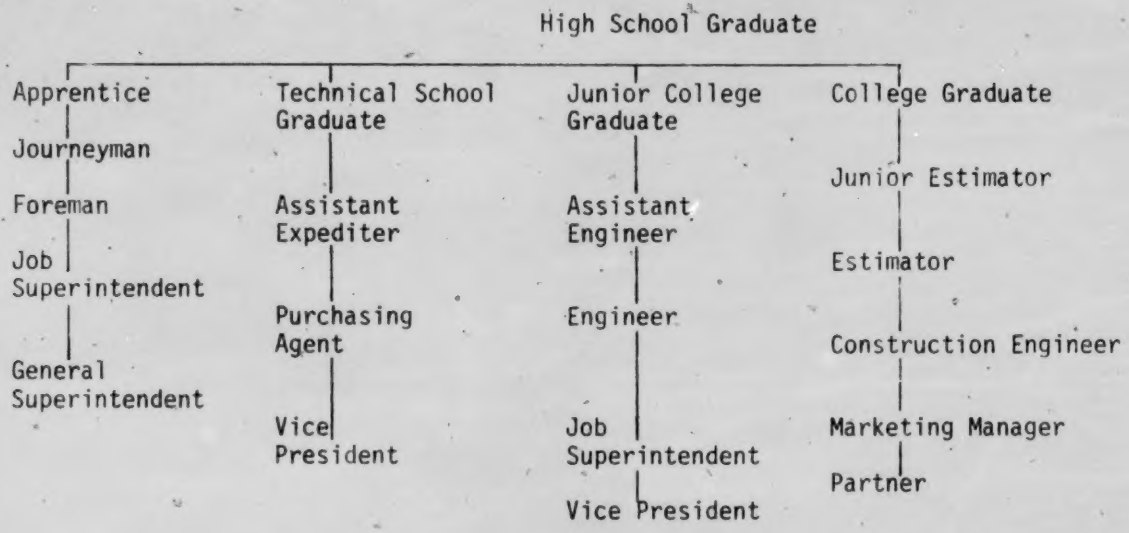
1. Find out before you start where an entry level job can lead. What are the realistic chances of promotion? What do workers go into if they leave that line of work? Is there encouragement and opportunity given to retrain and update your skills?
2. Be realistic about the job you're applying for. Some work has no chance of being satisfying over a long period. Find out how long workers stay in that line of work.
3. Be sure you know what fringe benefits are available and how secure they are.
4. Take notice of your own wishes (and even fantasies) about how you'd like to earn a living. Find out what else you could do. Whom do you admire in your neighborhood; what is their work?
5. Be prepared to attend classes, take part in retraining, take short courses. Do anything that will increase the alternatives open to you.
6. As soon as you're in a job, ask yourself, "Where do I go from here?" Keep the doors open!

A Comment on Classes.

Even classes should be interesting and satisfying. Classes and courses you attend should be judged in the same way as jobs and careers. Does the class you're taking part in now encourage you to become more curious about things, progress individually, take on more responsibility, build up confidence in yourself, feel supported by other people? If you look for these things in your classes, you're on your way to getting them in a lifetime of jobs--your career.

Some Career Development Possibilities in Construction.

There are many more paths open to you than are shown here, but this may give you an idea of what's possible and show that it's worth thinking more than one step ahead. True, you usually can only take one step at a time but it's important to know that a satisfying career involves moving forward all the time.


High School Graduate
Apprentice
Journeyman
Foreman
Job Superintendent
General Superintendent
Technical School Graduate
Assistant Expediter
Purchasing Agent
Vice President
Junior College Graduate
Assistant Engineer
Engineer
Job Superintendent
Vice President
College Graduate
Junior Estimator
Estimator
Construction Engineer
Marketing Manager
Partner

Safety Engineer
General Contractor
Teacher
General Management
Union Representative
Building Inspector
Draftsman
Sales

Several of the positions shown at the top of the page could cross sideways and also lead to positions shown in the box. Other possibilities depend on your being prepared to take on further training. There is always something new to learn! There are over 100 colleges and universities and more than 300 two-year schools that offer construction education and training opportunities.

Self Assessment

WRITE IN THE SPACE PROVIDED THE PAGE AND LINE NUMBER IN THE INFORMATION SECTION WHICH CLOSELY MATCHES EACH STATEMENT.

1. __________ A career nowadays usually involves working in several different jobs.
2. __________ Being a journeyman is only the second step on a career ladder.
3. __________ Things you want in a job when you're young might not be satisfying when you're older.
4. __________ The most satisfying career would be a succession of satisfying jobs.
5. __________ Workers who feel "locked in" with no job alternatives are in danger of having physical and mental health problems.
6. __________ Only by planning ahead can you be sure of keeping open alternative lines of work.
7. __________ The breakup of a family could change the course of someone's career.
8. __________ If you make sure the classes you attend are satisfying, you will be better prepared for finding and recognizing satisfying work.
9. __________ Mobility means opportunities to move into related jobs as well as to be promoted.
10. __________ Injured workers often cannot return to their same job even when it's held open for them.

Assignment

COMPLETE THE FOLLOWING ASSIGNMENTS.

1. Pick a job that you think you would like and write down a dozen different ways in which you could progress from an entry level position.

2. Ask the following questions of at least ten different people (out of school) who have been working a minimum of five years. Write down their answers and discuss them with two people in your class.
   a. What type of work would you go into if you could start all over again?
   b. What would you do with the extra two hours if you had a 26-hour-day?

   Find out how many would go into the same work and how many would do work related activities in the extra two hours. Those people are likely to be satisfied in their career.

3. Call the Business Representative (or Agent) of one of the unions (under Labor Organizations in the yellow pages) and ask about pension plans in that trade. Share your findings with other class members.

4. Choose two trades and write down what options there are after someone becomes a journeyman.

Post Assessment

WRITE A HALF PAGE OF CONCLUSIONS YOU'VE REACHED AS A RESULT OF DOING THE ASSIGNMENTS.

WORK--RELATIONS WITH PEOPLE IN AUTHORITY

Goal:

The student will learn about both negative and positive responses to authority, will understand more about his or her own reactions and be able to identify characteristics of both a poor and a good relationship with a person in authority.

Performance Indicators:

The student will:

1. Successfully complete a Self Assessment.
2. Write down his or her own responses to two people in authority.
3. List 10 characteristics of both a positive and a negative relationship with people in authority.
4. Complete a Post Assessment, listing the 8 most important things he or she learned while doing the module.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Complete Assignment #1.

5. ____ Complete Assignment #2.

6. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

Which of the following would you choose in your work? Put a check mark next to the one you prefer.

☐ Wanting to follow directions and leadership on how to do your work.

☐ Not wanting to take directions. Wanting to be on your own, be creative and in charge.

How you answer will probably indicate whether you prefer to supervise others or be supervised, because there is no way that even a self-employed person can be totally independent. Even though these job pay-offs seem totally opposed, they both involve attitudes toward AUTHORITY. Either choice is perfectly all right, as long as you make a free choice and aren't drawn to one because you can't take responsibility or you can't stand being told what to do. As a skilled craftsperson, it would be realistic to expect both. A self-employed journeyman is still paid by someone else, and the person who pays is the one who calls the tune. Also, in any skilled craft you have to take a lot of responsibility and use your own initiative in getting the job completed.

A HEALTHY ATTITUDE TOWARD AUTHORITY involves the following personal skills:

- * the ability to accept that some positions and institutions have the right to have authority
- * the ability to accept the existence of rules and standards without having to challenge each one
- * the ability to speak out clearly and effectively if you experience something as unjust or totally unreasonable

Go back and read the above description again. How you respond to it is likely to be similar to the way you feel about authority in general.

How do _you_ respond to authority? It's important to know if you want to act independently rather than respond like a programmed robot; that's what happens to _many_ people in the face of authority. What is your first reaction when you see a police car in your rear view mirror? Do you immediately feel angry and resentful, or do you immediately assume that you're in the wrong. It is the first emotional response that tells you about your attitudes. Of course, you can train yourself not to follow through on that feeling. You can learn to change the way you're behaving, but the initial feelings in response to authority have a long history that goes back to your early childhood and it takes a long time before they disappear. If _you_ feel uncomfortable in response to authority, and that includes supervisors and employers, it's very likely that your response arises from emotions in your childhood that you haven't yet resolved.

Sometimes the way we react is influenced by feelings that are secret from us. This means that the anger that some people feel when confronted by others in authority could have its origins in "getting even" with your parents. Crazy as it sounds we _all_ carry around with us ways of behaving that we learned before we were even five years old. The problem is that these reactions from childhood are inappropriate responses as adults.

Some signs that you may not be responding as freely as you would like.

* Based on your "experience" you believe that most of the time people are going to "rip you off," let you down or generally take advantage of you.
* You frequently reveal more promise than you achieve; you repeatedly fail to come up to other people's expectations, by dropping out, claiming something isn't worth the effort.
* You are trying to be independent but you feel held back or treated as a child.

If you frequently experience any of the above then it's likely that you're responding in ways that you learned as a small child and which are no longer very effective, if you're going to feel confident in what you're doing and have healthy relations with people in authority.

The experience of being supervised.

Having your work supervised involves having someone else telling you what to do and then assessing the quality of your work. Some people might claim that they are responsible only to themselves, but it is very unlikely that this is true. Anyone who provides products or services has to meet market needs and be judged on his or her quality of work. The public will buy a bad product once! If you're not good enough, if you don't follow through on what other people want or order, you won't be eating very often.

Natually, things could be much easier and more pleasant if the person in authority giving the orders were perfect. The perfect workplace supervisor would be an excellent teacher, the best person at the job, with many years of experience. He or she would be encouraging and considerate, as well as know when to leave you alone. This perfect supervisor would be a skilled listener and be able to communicate clearly, directly and respectfully. He or she would have a good sense of humor, high standards and be able to get you motivated and believing in what you are doing. The perfect supervisor would . . . well, maybe he or she no more exists than the perfect workplace, the perfect job or the perfect employee. All of them exist in the mind only as guidelines. We'll discuss, later, ways that you might improve both your supervisor and your workplace, but before that, we'll return to your reactions to the far-from-perfect supervisor or other person wielding authority over you.

What happens when you don't like the way you're being supervised?
Do you feel frustrated that you're not getting what you want? Do you feel resentful that you're being picked on or being exploited? Do you feel threatened and powerless because your job seems insecure?

Three unproductive and unhelpful ways of reponding to authority you don't like:

1. Passive and pathetic--Acting like a doormat--unsure, helpless and vulnerable. Always asking how to do everything. Lacking confidence to go ahead. Being "the victim"--moaning and complaining, feeling everyone in authority is corrupt and lining his or her own pocket. Being negative about problems that arise or about the quality of the job. People like this wear their co-workers out and yet it's their attempt to show they are an individual in spite of authority.

2. Resentful and uncooperative--Always challenging orders in words or actions. Listening to directions with a skeptical look on your face as if to say "okay you're the boss, but you don't know a front-end from a rear-end loader." Showing contempt and disrespect--greeting everyone else, but ignoring the supervisor. Acting offhand--hearing what's being said but not showing with your eyes or slant of your body that you are listening.

3. Aggressive and explosive--Sabotaging quality or equipment, either actively or by neglect--knowing that something needs extra work or maintenance, but neither reporting nor doing anything about it because "it's their equipment, it's their problem." Getting physically very angry, losing your cool, threatening violence when the supervisor makes a mistake that upsets you.

These three ways of responding to authority, even where you think it's mistaken, unfair or just plain stupid, will rarely bring about the changes that you'd like. They usually have only two predictable outcomes: 1. you get fired, 2. you quit your job and say the supervisor was a "dumb jerk." Either way YOU LOSE.

Questions to ask yourself when you're having problems dealing with someone in authority.

1. Why am I responding with these feelings? What's he or she doing to me?
2. What am I doing to him or her?

Behind these questions is the basic fact that it takes two to tangle. When you are having difficulties in the supervision you're getting then at least two people can do something about it. You can change your own behavior and hope that your feelings will change too. But here are also things you can do to improve your supervisor and to make your working conditions closer to the ideal.

Can you get a better deal? Is it possible to get what you want without becoming agressive or without feeling hurt? The answer to both is probably you can. It's not absolutely certain because the days of getting other people to do exactly what you wanted probably ended shortly after you were born. However, it is possible to improve working conditions and even improve the quality of your supervision if you go about it in the right way.

How to improve the supervision you receive.

- * Be sure of what you want. Do you want more autonomy (allowed to use your initiative more) or do you want more directions? What are your expectations of a supervisor? Check these out with other people. Are your expectations reasonable and realistic?

- * Be prepared to ask for what you want. The best way of asking for something you want is to be convinced that it's a reasonable request and to show old-fashioned courtesy to the person you're making the request of. Courtesy shows respect and makes the other person feel good and more open to what you want. For example, if you have a supervisor who frequently interupts you and tells you to do another task before you've finished the one you're on, then you can have the confidence that, if the task you're being redirected to isn't more urgent, you've got a reasonable cause for complaint.

From your own experience you know that, when you're taken away from a job that you want to complete, your mind keeps returning to it. This is the meaning of unfinished business; it's impossible to do other things as well as you'd like when your mind keeps reminding you of something else you have to do. So, armed with this conviction, you approach your supervisor at a convenient time (when he or she is able to listen) and you ask if it's okay to finish what you're doing before starting another task. You explain that you do your best quality work when you've got your whole attention on what you're doing: "When I move on to another task my mind keeps going back to the thing I've left unfinished." What you're doing here is attempting to get what you want by being reasonable, putting forward your reasons and being courteous at the same time. It is sometimes difficult to practice, but it's a winning combination.

* Ask for feedback. Many people never know how they're doing on the job unless they make a mistake. You could do nothing except blame your supervisor for not giving you a pat on the back when you think you deserve it, or you could do something about it. Go to your supervisor and say "I'm interested to know how well I'm doing. How do you feel about the job I just did? Can you give me advice on how I can improve?" Knowing how a supervisor evaluates your work is essential if you are going to feel secure and competent in your job.

* Ask for responsibility and more meaningful work. Complaining to co-workers is no use. Go to your supervisor with a positive suggestion of the sort of task, responsibility or challenge that you'd like to take on.

* Make suggestions for solving problems. Be aware of the things that go wrong on the job. Instead of being negative and thinking "they" ought to know what they're doing, try offering a positive suggestion. Again, show courtesy and respect: "Is it possible to do it in this way?" "What if we tried to . . . ?" Always think of the complications on the job as work problems and not as people problems; if you feel that a supervisor doesn't know what he or she is doing, maybe you can look at the problem and share ideas of possible ways to handle it.

* Use your own initiative. Whenever possible try to complete the task yourself unless the consequences of making a mistake could be costly. It could also be using your own initiative to seek out your supervisor and ask for guidelines and directions when it's important to have them.

When you accept that you have some responsibility and power in getting better supervision and a better workplace, you'll feel a lot more at ease with people in authority. You'll become an equal even if someone else is being paid to supervise and organize. Trying to get what you need from your supervisor is not "brown-nosing." If asking for what is reasonable feels like "sucking up" to authority, then you'll think it right and normal to feel resentful, uncooperative, passive, pathetic, angry and aggressive. Getting the job done in the best possible way and feeling good about what you've done is worth aiming for. You can only experience that if you have a healthy and confident response to people in authority.

Self Assessment

LISTED BELOW ARE SEVERAL STATEMENTS. IF THE STATEMENT IS TRUE, PLACE A "T" IN THE BLANK PROVIDED. IF THE STATEMENT IS FALSE, PLACE AN "F" IN THE BLANK.

1. ____ A self-employed worker is free to do exactly as he or she likes.

2. ____ Some positions and institutions have the right to be in authority.

3. ____ The way you feel when you see a police car in your rear view mirror is likely to tell you about your attitude toward authority.

4. ____ Most people in authority are "out to get you."

5. ____ The "perfect supervisor" probably occurs about as frequently as the "perfect worker."

6. ____ Supervisors don't respect you unless you're prepared to fight for what you think is right.

7. ____ If you have a poor supervisor there's nothing you can do about it.

8. ____ When you are courteous in your dealings with people it makes them feel respected.

9. ____ If no one tells you how you're doing at work it's certain you're doing badly.

10. ____ You are likely to feel better about any job if you have a healthy and confident response to people in authority.

Self Assessment Answers

1. F

2. T

3. T

4. F

5. T

6. F

7. F

8. T

9. F

10. T

Assignment

COMPLETE THE FOLLOWING ASSIGNMENTS.

1. Think of the best teacher or instructor you've ever had. Why do you think he or she is go good? What did he or she do for you? What did you achieve? How did you feel about yourself?

   Answer these questions in note form then share them with at least two other students who are working on the same module. Make a list of at least 10 characteristics of what people think of as a good teacher.

2. Think of someone in authority you disliked. Why didn't you get along? What happened between you and the person? Think of the characteristics about your relations with this person that you most disliked.

   Share what you've written with two other people and make a list of 10 different characteristics of an unpleasant relationship with someone in authority.

Post Assessment

LIST THE EIGHT MOST IMPORTANT THINGS YOU LEARNED FROM DOING THIS MODULE.

1.

2.

3.

4.

5.

6.

7.

8.

WHAT'S INVOLVED IN BEING A SUPERVISOR?

Goal:

The student will understand what is involved in becoming a supervisor and will be able to identify the characteristics of a poor supervisor and a good supervisor.

36

Performance Indicators:

The student will:

1. Successfully complete a Self Assessment.
2. Interview two people in the trades and find out their opinions on what makes a good supervisor.
3. Be able to write 10 characteristics of a good supervisor.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Find out the views of two people in the trades on good and bad supervisors and share your findings with three other class members.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

Some people who get to be supervisors or foremen may never have wanted the job in the first place. They may have been persuaded by family, friends, their own supervisors or co-workers, without being realistic about what was involved. They might, even if they wanted to get into a supervisory position, have chosen it for the wrong reasons. In this module we'll look at what a person who wants to take charge of other workers should know.

It's not enough to be aware of every stage of construction, or to think you've been with your boss long enough or even to be able to work on every stage of the operation. This sort of knowledge and experience is impressive and could be useful if you were promoted, but it isn't enough.

A good utility worker might be far better off staying as a utility worker; there's a misunderstanding among many workers and employers that the best person at the job should be the one promoted out of it. This could be disastrous for everyone--the other workers, the business and the person him-or herself. Some people who are promoted hate it because it puts a distance between them and co-workers. It can often mean less money, as well. So it's really important for you to work out beforehand what your job goals are and whether they include taking on supervisory responsibilities.

Some good reasons for wanting to become a supervisor (and this means any job th[illegible]ves being responsible for other people's work) would include:

[illegible] Wanting to lead, motivate, direct counsel and train others.
[illegible] Wanting to have more personal responsibility for the safe and effective operation of the business you're part of.
3. Wanting to take part in more administrative as opposed to practical and physical activities.
4. Wanting to change the direction of your career to become a contractor yourself, a superintendent or take on some other managerial position.

The workers who want these responsibilities may not be the most experienced, the oldest or even the best at what they're doing. Being a supervisor is a different job and requires different skills. Of course, it's better to have someone in charge who knows from hands-on experience what he or she is talking about, but it can work against everyone if the foreman or supervisor feels he or she has to get in there and take over as soon as another worker is doing a job less efficiently or quickly than he or she can do it.

Poor supervisors come in many shapes and forms. Some of the behaviors they reveal are described below. If you think that you'd fall into any of these behaviors, maybe you'd better question whether you're really suited to a supervisory job. There are plenty of alternatives that might be more satisfying to you.

A Poor Supervisor

- Thinks he or she has to be able to do everything in order to get respect.
- Has a low confidence in his or her own abilities and takes it out on people who are threatening, like workers who are very skillful.
- Has difficulty in delegating; in entrusting someone with all of a task. He or she is unable to allow anyone else to make even a small mistake without either bawling the person out or completing the task him-or herself.
- Is negative and rarely gives any praise.
- Gets on people's backs all the time, never trusting that they can do the job properly or stay on the job without goofing off.
- Acts out pressures from home or from the boss on the people under him or her at work.
- Creates a climate of suspicion and aggression and is the cause of anti-authority feelings among workers.
- Could sometimes be a "nice guy" who has to be buddies with everyone and is unable to give clear leadership when it's needed, or ever make an unpleasant decision.

A Supervisor's Duties

Although the duties of a supervisor, foreman, shop manager or crew boss vary from trade to trade, there are many responsibilities that are common to all supervisory jobs. If you're going to be realistic about wanting to be a supervisor, or if you want to know what your foreman does, here are a few of the general duties.

Supervisors have to be able to:

- Assign work tasks.
- Supervise what workers are doing on the job.
- Motivate people to get things done well and on time.
- Encourage teamwork.
- Train new workers in what is required.
- Give advice--job-related (and sometimes personal).
- Evaluate how people are doing in their jobs.
- Recommend workers to be promoted, laid off, fired.
- Observe performance of workers under them, watch over the way equipment is used, maintain safety standards and keep up the quality of work.
- Correct things when they are going wrong or know how to ask for and get help from others.
- Get replacements when needed.
- Carry out safety inspections and meetings and enforce safety requirements.
- Deal with emergencies.
- Get parts, equipment, material that is needed to complete the job.
- Have material, equipment ready for use.
- Report unusual happenings and difficulties with plant or personnel to the person above him or her in the authority chain.
- Follow labor agreements and deal with any initial complaints.
- Make recommendations and suggestions for the improvement of work in order to make it more efficient, productive and safe.

So, a supervisor does not just walk around telling everyone else what to do; a lot is involved in being a supervisor. In addition to the above list of duties, there are many other characteristics and behaviors that are required if someone is going to be better than an average supervisor.

A Good Supervisor

The best supervisor is not necessarily the best at everybody else's job but should be the best at organizing and supervising others.

Sometimes supervisors measure other workers' productivity by what they can do themselves. This is a mistake for two reasons. First, the supervisors might be slower or less efficient than some skilled tradesmen. Second, even if he or she is better, there is no possibility that everyone will work to the same standards. It's possible that only about 20% of the people working will be real producers and 80% are going to fulfill the basic requirements and no more. A supervisor can wear him-or herself out by trying to bring about great changes in other people's working speeds.

In addition to requiring a basic standard in punctuality, attendance, reliability, dependability and productivity, good supervisors can greatly improve working conditions and increase cost efficiency for the employer by:

- Knowing that they are not just responsible for getting the maximum amount of work out of people, but also have responsibility for men and women's jobs and indirectly the families of those workers. Workers show loyalty to bosses and supervisors who give them a sense of security in their jobs. This requires the supervisor to realize just how important that job is, and that he or she does everything possible to help the workers under them master the necessary skills to be successful.
- The best supervisors are less authoritarian and more democratic. They don't just "bark" out orders, but whenever possible they ask the people they're supervising to give positive suggestions and be involved in decisions. This does not require a supervisor to consult everyone at every point; he or she has to be able to make decisions and get things done quickly, but there are many occasions when problems arise that could benefit from the input of all the people involved.
- A really good supervisor encourages people to produce their best, praises the things that a worker does well, shows that the person he or she is supervising is a whole person and not just "hands." It's important to give recognition where it's due, to use positive reinforcement because it works. Positive reinforcement is saying something good to a person after he or she has done a task well. The result will be that the action that was well done once will be repeated. If a supervisor gives only negative criticism the outcome will be a work environment filled with mistrust, resentment and indirect aggression--sabotage of work and equipment, going slow intentionally, misunderstanding instructions, etc.

When the supervisor feels confident about his or her abilities to lead, motivate and encourage other people, the atmosphere at work is positive and productive. It's not easy! The supervisor has a very difficult task of meeting the needs of both the employer and the people he or she is supervising. It can be a great challenge; a really good supervisor is the "linch pin" securing the combined efforts, energy and talents of many different individuals. Without him or her, the job doesn't get started or finished. He or she can make or break a company and can make or break a starting worker's career.

Self Assessment

LISTED BELOW ARE SEVERAL STATEMENTS. IF THE STATEMENT IS TRUE, PLACE A "T" IN THE BLANK PROVIDED. IF THE STATEMENT IS FALSE, PLACE AN "F" IN THE BLANK.

1. ____ The best supervisor is the person who is best at every job on the site.

2. ____ Some people become supervisors not because they want to, but because someone else has persuaded them to apply.

3. ____ As a supervisor you can expect to have more administrative tasks and less practical work.

4. ____ Sometimes a "nice guy" supervisor could be as bad as one who's on your back all the time.

5. ____ If you want to become a supervisor it's important to be realistic about what the job involves.

6. ____ The main task of a supervisor is to walk around telling other people what to do.

7. ____ The best advice to a supervisor is "see that the workers you supervise always work to the standards and speed that you do yourself."

8. ____ A good supervisor realizes that he or she is responsible not just for productivity, but workers' jobs.

9. ____ A good supervisor is paid to make decisions and shouldn't be a supervisor if he or she asks for suggestions on the best ways to solve a problem at work.

10. ____ A good supervisor notices what you do well, says positive things and gives you encouragement.

Self Assessment Answers

1. F

2. T

3. T

4. T

5. T

6. F

7. F

8. T

9. F

10. T

Assignment

COMPLETE THE FOLLOWING ASSIGNMENT.

Ask two people in the trades their ideas on what makes a good supervisor and what makes a poor supervisor. Write down what they tell you and share your findings with three other class members.

Post Assessment

COMPLETE THESE LISTS FROM WHAT YOU'VE READ AND WHAT YOU'VE LEARNED FROM OTHER PEOPLE.

A Poor Supervisor	A Good Supervisor
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.
7.	7.
8.	8.
9.	9.
10.	10.

WORK--SURVIVING AND SUCCEEDING

Goal:

The student will be able to identify some of the ingredients of being successful at work and will be able to give good advice to someone else starting in a new job.

Performance Indicators:

The student will:

1. Successfully be able to distinguish between good and bad advice to a person starting a new job.
2. Identify in writing at least 6 unwritten rules of three different jobs. He or she will get the material either from personal experience or from an interview with someone else.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

Information

The best predictor of a long life is satisfaction in your work. The best predictor of a long and secure stay in your job is your boss's satisfaction in your work. Your ability to survive and prosper in your job is likely to lead to your own feelings of satisfaction. So, your work satisfaction and the satisfaction of your boss with your work are closely connected. The key to both is finding out and acting on whatever is important in your work. In this module we are going to look at some of the ways you can do that.

Starting a new job can be a confusing time. Even if you have experience in that line of work, most employers claim there is a "breaking in" period that is costing them money because you are not being fully productive. When you are in a training position the length of time you are going to be unproductive is obviously much longer. So, the more you can do to become a productive worker sooner, the more it is going to help your employer, improve your prospects and make your job more interesting.

FINDING OUT WHAT TO REMEMBER

As a starting apprentice you'll probably be assigned to an experienced journeyman who will be responsible for overseeing much that you do on the job. If you don't have a journeyman supervisor working closely with you there is bound to be another on-site supervisor. This is the obvious person to ask what's important to remember in your first few weeks on the job.

* Everything your supervisor tells you should be remembered (there are many unwritten rules in any job).
* Remember the names and purposes of all tools, equipment and parts.
* Memorize and use new words to do with the job. (If they are words that you don't understand and which are used as part of the job, you'll have to find out what they mean. Yes, that means slang as well as technical words. People's safety depends on understanding each other.)

It's important that you speed up your remembering; it will make you productive much sooner. Be active in remembering. If you forget something ASK FOR IT TO BE REPEATED. Say things over to yourself. The more you use a word, the more you repeat an action, then the faster you'll be an expert. There are many things that you can practice at home. The correct use of a tool or piece of equipment can be practiced even without having it in front of you. Imagine what it's like, then go through the motions using the correct movements and muscles. When we use our body at the same time as trying to remember something, it is many more times effective. Another way is to break down things that you need to remember into small parts. For example, in floorlaying, instead of trying to learn the names and uses of every adhesive used, find out the names and properties of those used in one process only. Master this, then go on to another process.

There are many unwritten rules and customs that you have to find out about, remember and act on. An experienced journeyman is likely to be able to tell you what you need to know to survive on any job. But if you don't ask, you'll probably take many months of mistakes to learn. Go to your supervisor or boss and ask him or her if there are any rules, regulations or customs that you should know about to avoid accidentally offending anyone.

Many young workers feel they are bringing attention to themselves by asking for information. It makes them feel too much like a beginner. Well, at the start of any job you are a beginner and you'll keep on making beginner's mistakes unless you are very active in finding out the way to do things at the place you're working. There are younger workers who have badly injured themselves because they rushed ahead on something they weren't sure about without re-checking how to do it. The younger you are, the less likely it is you'll believe that you could be injured, and yet safety increases, even on high-risk jobs, when the person doing the work knows all the dangers and respects them. IF IN DOUBT, ASK ABOUT THE SAFEST WAY TO DO SOMETHING.

In or out of work the most interesting people to be around are those who show some enthusiasm about what they're doing. Just as many people have a short fuse that makes them explode with anger when they experience certain things, people also have experiences that "light them up." You've probably talked with someone who--when you get on to a subject (let's say steelhead fishing. bowling, travel) that turns them on--will change dramatically. His or her eyes take on an added sparkle, he or she smiles more readily; there's a greater feeling of liveliness and energy, and it's enjoyable to be around them. It's exactly the same at work. If you are working with people who are interested and enthusiastic about what they're doing, work can be enjoyable. The same goes for you. You are more interesting if you can find and express interest in your work. Also, you'll have more energy when you enjoy what you're doing. Boredom is the main cause of fatigue and tired people are not only boring to others, but they are unproductive and unsafe.

Being enthusiastic about what you're doing is a skill you can learn. You can get excited by creating an urgency and importance in your work. Laying bricks could be just laying bricks or, in addition to demonstrating that skill, it could also be building a school where the future of thousands of kids is going to be decided. Each brick contributes to the outcome. If you use your imagination and get beyond the immediate action you can create an importance to almost any job. If you are practicing a trade, whatever you do will indirectly affect people's lives.

Occasionally any job is boring. There are tasks to do that tax anyone's interest. But these dull periods are going to be few if you take responsibility for making things interesting. NEVER COAST. You are doing nobody a favor by just taking it easy. If you hit a dull stretch in your work where you are not using all the skills you want to use, try any of these things:

* Act as if the job is interesting. Become aware of each movement that you make. If you're doing clean up, be conscious of how many different positions and movements you make with your body. See if you can increase the efficiency of each movement.
* Create a challenge by increasing speed, doing things in a slightly different way, competing with yourself or other people.
* Remind yourself of your longer term goals. If you are aiming to become a skilled journeyman who is recognized in his or her craft, who is given plenty of opportunity to make decisions, who uses his or her initiative and is paid well, then remind yourself that even a boring, undemanding task occasionally still brings you closer and closer to your goal.

STRESS AT WORK

All work that is interesting is also stressful. A certain amount of stress is healthy. It gets you going. Deadlines, inspections for quality, new things to learn fast can get you motivated. Even problems on the job are likely to bring out your strengths. The most important thing to recognize is that the only problems on the job are our reactions to difficulties and challenges.

Stress can become harmful if you have no sense of control over what is happening to you--where you feel insecure about the future of your work. But where you are accepted as an apprentice, your future is pretty much assured as long as you fulfill your side of the bargain and do what's expected of you. Nothing will go totally smoothly. Remember Murphy's Law: "If anything can go wrong, it will."

Being prepared is an important survival skill and to be prepared involves a moderate amount of worry. If your job is completely free of worries then it's likely either you're not taking it seriously enough or that the job is far too easy for you. Of course, it isn't very healthy to be worrying all the time and fearful about the outcome of everything you do. But, it's been proven that the people who feel a moderate anxiety about the outcome of what they're taking on come through difficulties much easier and solve problems with greater success. Just as some stress can get you moving, a certain amount of worry can keep you on your toes. So, surviving and prospering in a job will involve taking on and experiencing some stress and some worry; both are normal and healthy.

Too much stress.

This most frequently comes about when there are tensions between you and someone in authority. If you find you don't get along with your boss you need to ask yourself some serious questions. For you to be satisfied at work it's important that whoever is in charge is comfortable with you; this involves finding both your work and your personality satisfactory.

Although the main responsibility for getting along well is in your ball park, there are times when you may have to drop out of the game. Occasionally your boss has such a negative self-image that he or she is going to feel threatened by anyone with self-confidence. It's possible to find out before you start work, but if you made the mistake of waiting until you started on your job, then be honest about the situation to yourself. How does your boss respond to reasonable requests? Can he or she be flexible? Can the boss ever make exceptions to the rules? Does he or she hold people back? Does he or she feel threatened by an employer who is skilled and acts self-confidently? It's very important for your own future that you know what you're prepared to put up with and what you won't endure.

There's a point for most people where the experience of being put down, undermined or given only negative feedback becomes humiliating, taking away your own pride in yourself. If this is beginning to happen and you've tried to bring about changes (such as those suggested in the module on dealing with people in authority) then you need to ask yourself, "why am I choosing to work for a boss who feels so badly about him or herself that he needs to put everyone else down who works for him or her?" If _you_ don't feel respected it's difficult to show respect. The writing is on the wall. It is better to start looking _now_ for a different employer.

Always have a fallback plan.

If you experience a job totally lacking in satisfaction--like the one described above--then you need an alternative plan so you can _spring back on your feet_. The dangers of having no alternative to an unsatisfactory job are that you may:

- Limit your hopes and goals so that they fit in with what you're experiencing.
- Sabotage your work and your future by taking it easy and getting away with the minimum.
- Start drinking more or using drugs before or during work.

The person who invests _everything_ in one job has no fallback plan. Maybe you know people who are always working late, choosing, whenever possible, to work overtime and take on more and more responsibilities. At first this may pay off in your job. As long as everything is going well there you'll probably be highly regarded by the boss and build up an impressive reputation with your co-workers. What happens, however, is that it can bring about crises outside work that eventually destroy what you're trying to achieve on the job. For example, your close personal relationships also need some work. This involves time, attention, interest, enthusiasm and the practicing of skills. A person who is happy at home, who feels accepted and loved in an intimate relationship, is likely to be able to survive at work even when the going gets tough, and be able to treat other people with respect. This creates a working atmosphere that is more productive and more satisfying for everyone. This is true at all levels of responsibility.

We've discussed the effects of a boss with a poor self-image, but someone in authority who feels good about him or herself (and that often is mirrored in the quality of his or her close relationships) can have a positive effect on your career. When both you and your supervisor feel good about your own self-image it's more likely that you'll work well together. Whenever a boss or supervisor and the employees work together, the effect is one of synergism--a lot more gets done, and everyone feels satisfied. So, the long term consequences of having a loving relationship with someone can be enormous for your work.

Succeeding at your work is made easier if you succeed in your close relationships. Having ambitions at work will not just be for power over others but for positive reasons. You have other people you're succeeding for as well as yourself. You will also have that fallback support system that is essential if things are going badly at work or if you are at a major career decision point in your life.

Having a fallback plan also involves being able to see where your job is taking you. Are you rapidly closing doors behind you, or are there increasing opportunities? In the construction industry there are many accidents and injuries that cause thousands of workers each year to drop their jobs and careers. If you injure your back or shoulders, but have done nothing other than hang drywall, then you'll be in for an unpleasant period of adjustment looking for something else to do. If at all times you think of opportunities that arise and of different directions that you can take and prepare for the worst, then it's even better than having a highly expensive insurance coverage.

Being successful and satisfied in your career involves repeatedly asking yourself, "where is this taking me? How many options am I cutting out? What can I do to maintain some flexibility in my career?"

Everyone experiences crises at some time in his or her working life. If you are unprepared, then you'll need rescuing to survive. If you are prepared, each crisis could prove to be a challenge, a new opportunity.

You are more likely to succeed in your job if you are yourself; being phony or bragging in order to impress co-workers will get you nowhere. It is far better to be unique, even if you haven't had the same experiences as everyone else claims. A winning way of getting along with anyone is to admit if its true that you know little about what they're interested in, but then to ask about it. Focus on their interest rather than trying to compete. Sometimes you can devalue a person's experience by pretending you share exactly the same interests. If someone is excited by the way he or she got more mileage by adjusting the carburetor, then show interest rather than saying how you would do it or how your uncle, who runs a garage, said that people are fooling themselves if they tinker with their car.

Being yourself involves doing the best you can and having a sense of your own worth. Maybe someone else can do a part of the job better than you. If so, why not tell them what you've seen. As long as you are doing your best, then criticism you may hear from people (other than your boss) needn't bother you. Take it as an indirect compliment. People who are never criticized are usually those who are trying desperately to fit in all the time, too afraid to be themselves.

By being yourself you will have responsibility for your own success on the job. You have to be able to take orders, follow directions and learn from others with more experience, but you also have to be able to speak up when things are unsatisfactory. If you constantly submit or "give in" to things that make you feel unhappy about your job, then you are not being true to yourself. If something is going wrong at work it's important that you value your own feelings. Check with people you trust to see whether they think you're being reasonable or if they share your feeling. If you are unhappy, assert yourself, ask to talk with your boss or supervisor to sort things out. You will be more respected for doing that than being quiet and submissive. Trying to resolve a situation where you are being constrained and restricted--not permitted to be yourself--is comparable to being able to stand up for quality in work or being able to counter injustice. A craftsperson has pride in the trade and in him or herself.

The last skill is probably the most important survival skill at work. It is the ability to know when it is appropriate to fit in. Standing up for yourself is nothing you have to demonstrate all the time. It's very important you know when to shut up. By joining a trade, by starting at a job, you are already showing that you share many of the same work goals and expectations as other people there. If you find you have very different expectations then you're in the wrong place. When you do share similar job-related goals, it should be very easy to show layalty to co-workers, employers and customers. All workers in your trade are in the same boat and once you have freely chosen to be on board, to join the crew, then you have a responsibility to work with others to arrive at the same port efficiently and safely. In other words, if you want to survive and succeed, think very carefully before you rock the boat. If you rock the boat you may have to dive overboard and swim to safety before someone else kicks you over the side.

Find out what is expected, do everything you can to acquire and demonstrate your competence, show loyalty to the values and goals of other successful people in your trade and you will not only survive, you will succeed!

INDIVIDUALIZED LEARNING SYSTEMS

Self Assessment

BELOW ARE 20 PIECES OF ADVICE. REMEMBERING WHAT YOU READ IN THE INFORMATION, WRITE "GOOD" NEXT TO THOSE THAT WOULD BE GOOD ADVICE TO SOMEONE WHO WANTS TO SUCCEED AND WRITE "BAD" NEXT TO THOSE THAT WOULD BE POOR ADVICE.

1. __________ If you want to be satisfied at work remember to look out for Number One.

2. __________ Question everything your supervisor tells you.

3. __________ If you don't understand something ask for it to be repeated.

4. __________ There are many unwritten rules and customs in any job. If you make sure you find out about them early on you'll be accepted and trusted much sooner.

5. __________ If you think something is dangerous, don't show anyone that you're not sure what to do; give it a try--it will show you mean business.

6. __________ When you're bored try to create some challenge in the task.

7. __________ If you can see a way to solve a work problem that involves other people, keep it to yourself. Otherwise it will seem like you're trying to take over.

8. __________ The best advice is to act stupid at all times, then you can't do anything wrong.

9. __________ Taking on quotas and deadlines can get you motivated.

10. __________ It's a good thing to worry to some extent about what might go wrong because then you'll be prepared if it does happen.

11. __________ Sometimes it's necessary to change jobs because you realize that the boss is not going to give you any encouragement to succeed.

12. __________ You have to decide for yourself what you're prepared to put up with and what is too much to take.

13. __________ If you have a close personal relationship with someone, it's important to work on that, as well as on your job.

14. __________ The easiest way to adapt to an unsatisfying job is to expect less, then you can never be disappointed.

15. __________ Good relations between you and your boss are worth paying attention to; when the boss and the employees are working together, rather than against each other, there's an effect like synergism where 1 and 1 add up to more than 2.

16. __________ When you start a job everyone is out to test you, so it's a good idea to spin a line about how experienced you are.

17. __________ In the long run it is far better just to be true to who you think you are and not to put on any phony front.

18. __________ You get respect by demonstrating you'll put up with anything that anyone sends your way.

19. __________ Don't rock the boat.

20. __________ Be loyal to your trade and to the people in it.

Self Assessment Answers

1. Bad
2. Bad
3. Good
4. Good
5. Bad
6. Good
7. Bad
8. Bad
9. Good
10. Good
11. Good
12. Good
13. Good
14. Bad
15. Good
16. Bad
17. Good
18. Bad
19. Good
20. Good

Assignment

COMPLETE THE FOLLOWING ASSIGNMENT.

You can either draw on your own experience of paid work or interview a friend or relative. Think of THREE jobs and write at least six unwritten rules or customs that are (or were) important to know in order to survive and succeed.

Ask yourself or the person whose experience you're drawing on:

1. In what ways did you have to be careful not to offend people?
2. What sort of mistakes was it important to avoid in your dealings with the boss, supervisor or your co-workers?
3. What were the boss's special likes and dislikes regarding work?
4. What was the best way to get ahead?
5. Was there anything that you forgot to do that you didn't realize at the time was so important?

JOB #1

1.

2.

3.

4.

5.

6.

JOB #2

1. ______________________________

2. ______________________________

3. ______________________________

4. ______________________________

5. ______________________________

6. ______________________________

JOB #3

1. ______________________________

2. ______________________________

3. ______________________________

4. ______________________________

5. ______________________________

6. ______________________________

OUT OF WORK I--WHAT'S IT LIKE TO LOSE YOUR JOB?

Goal:

The student will be able to explain the term "official" unemployed and how losing a job can affect individuals and their families.

Performance Indicators:

1. Successfully complete a Self Assessment.
2. Research local unemployment figures.
3. Talk with an experienced worker about unemployment.
4. Write a description of an unemployed worker with a partner and share it with two other people.
5. Be able to list five probable negative emotions that someone might experience who loses his or her job.
6. Identify ways that a family or marriage might be affected by the main income provider losing his or her job.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

THE WAY IN WHICH LOSING YOUR JOB WILL AFFECT YOU WILL DEPEND UPON:

1. How closely you identify with your work.
2. How satisfied you were in your job.
3. How many debts you have.
4. How many people depend on your bringing money home.
5. How long you expected your job to last.
6. How much you think you are to blame.
7. How much pressure you think you're under from other people to get and keep a permanent job.
8. How well or badly you think you've been treated by your employer (whether there was a layoff, you were fired or you quit).

WHAT'S IT LIKE TO BE TOLD YOU'RE NO LONGER NEEDED AT WORK?

If you're in a job that you think is full time and permanent and you get laid off, you can expect to feel any of these negative emotions:

1. SHOCKED that it has happened to you.
2. ANGRY that you're disposable.
3. SCARED by the bills that continue to arrive.
4. A FAILURE, thinking that it may have been your fault.
5. RESENTFUL toward anyone who depends on you for money.
6. FRUSTRATED because it seems there is little you can do about it.
7. LESS A PERSON because your job identity was part of you, and to have it taken away is like losing part of yourself.

If your work is seasonal, you'll have prepared yourself better for the end of your job as far as feelings go. If you've also budgeted enough money until your work picks up again, then you'll be able to survive. However, in recent years layoff periods have lengthened. Jobs in construction are not dependent only on the season but on prime interest rates and the general state of the economy--state and nationwide. So, even for a worker who anticipates some unemployment during the year, the realization that this period of unemployment could last longer than before could cause many of the same feelings of upset and distress.

WHAT'S THE EFFECT ON YOUR PERSONAL LIFE OF BEING UNEMPLOYED?
Not being sure about money brought in due to unemployment or having only short term jobs is one of the main reasons why family relations deteriorate or break apart. Within a marriage, any weaknesses in the relationship are likely to surface and get worse. Divorce is more frequent at this time. Losing a job by either husband or wife can be a crucial test of the strength of a marriage.

For many men, losing a job feels like a blow against their manhood. If the man has been bringing home most of the income it means that he can no longer provide adequately for his family. Increasingly, women are experiencing the same type of loss of self esteem when the job that is essential to their family is suddenly taken away from them. Many women in jobs where there is a seniority clause are likely to be among the first to be asked to leave when there is a layoff. After proving your abilities in a job, being recognized by co-workers as skillfull, and receiving enough money for necessities, it's as if you've been devalued as a person and become a commodity that is too expensive.

There's always the self doubt about whether it could have been avoided. Of course if the whole work force is laid off in your place of work, then you know it's not your fault. But what if you're asked to leave before other people? An unemployed worker is in danger of being thought by others and by him or herself that:

1. There's something wrong with him or her.
2. He or she is not really trying.
3. He or she is not good enough to get a job.

It's difficult to feel good about being rejected; it is a letdown, especially when other people have accepted and admired you as a worker. Young people who have never had a paid job are more likely to feel frustrated that they can't start working. They feel like they're in a limbo that at some unknown time will end. Experienced workers in this time of self doubt may become depressed and unable to stay motivated to find work and remain confident in their own abilities. Some people attempt to escape these feelings by overuse of alcohol or drugs.

After the shock and self doubt, many people become angry. This is probably better than getting depressed, but it's hard on your family and other people who are close to you. An unemployed worker can become resentful, critical and short-tempered within close relationships.

Child abuse and other family violence and crimes against society increase during times of unemployment. Unless the person who is unemployed has understanding and support from people close to him or her, all the negative feelings are more likely to be acted out in harmful ways.

WHO IS LIKELY TO BE UNEMPLOYED?

At the present there is little job security for anyone.

Unskilled and semi-skilled workers have it worse, but even skilled craftspeople in year-around jobs can expect to be unemployed more than people in clerical, sales, managerial and professional jobs.

Without a journeyman's qualifications you can expect to feel insecure in your job. Workers have no rights of possession to their jobs and can be laid off whenever an employer feels the economic pinch and needs to cut costs. Most unskilled and semi-skilled workers are watching for clues that may indicate they are dispensable. They keep their ear close to the ground, find out what contracts are coming up, listen to the money complaints of bosses, etc. There is also a general fear that their skills will be outdated once they're middle-aged, and they'll be of no further use. In skilled trades there is a resistance to this happening, but the crafts are affected by new technology and the changing market like any other jobs. There are no permanent jobs.

Young people are much more likely to be without jobs than any other section of the working population. As a rough rule of thumb, take the national unemployment rate and double it for youths throughout the nation. Double that figure again for the number of unemployed minority youths. It's estimated that in

March 1981 at least 40% of black youths didn't have jobs. Young people increase their chances of employment a great deal if they stick it out and get their high school diploma.

WHO IS COUNTED IN THE "OFFICIAL UNEMPLOYMENT FIGURES"?

The figures you hear on radio and television or read in the newspaper are those people who are actively seeking work. These figures don't count millions of people who answered "no" to the question "are you seeking work?" but who would like a job if one were available.

The unemployed figures exclude:

1. People in training who are there because they couldn't find suitable work.
2. Millions of women who are not seeking work because it's not available or because they can't find a job with the hours that would allow them to look after a family at the same time.
3. Older workers who have given up looking for a job after being constantly turned down, even though they'd like to work.
4. People on welfare.
5. Many handicapped people who require special working conditions.
6. People serving time in prison.
7. People who are getting money in illegal ways because there's no work available.

HOW TO COPE AFTER LOSING YOUR JOB.

1. As soon as possible, go to the unemployment insurance office to file a claim for benefits. (This will be explained in detail in the next module.) The most you can expect to receive is about 50% of your previous earnings, up to a maximum allowed by each state.
2. Keep calm and examine your position objectively. Losing your job, even if you're fired, does not detract from who you are as a person. The main problem is that your income is cut off.
3. Look at your present spending habits and make a budget. The financial effect of losing a job can last a long time before you catch up again. It's important to make cuts in your spending immediately even if, at first, it doesn't seem necessary; it's

always easy to loosen up later if you find you have more money. Making these immediate cuts will also make it clear to any other family members that the situation is serious. Being unemployed is not a vacation!

4. Recognize that the negative feelings you are experiencing are normal. Share them with people who are close to you. Tell them you're feeling low, frustrated, angry, resentful. If you communicate feelings when they arise there is less chance of them harming your relationships with other people.
5. If you have children, be prepared to tell them what's going on. Even young children can tell when there is trouble in the family, and if they're not told why it's possible for them to feel anxious and insecure.
6. Be ready to change your lifestyle during this difficult period; it's likely that you're not going to be able to take part in the usual leisure activities or put down a deposit on a vacation you've been looking forward to.
7. Plan your job search; it is not enough just to make contacts with possible employers. See the module on Job Search to get ideas.

Self Assessment

WRITE IN THE ANSWER TO EACH OF THE FOLLOWING QUESTIONS. YOU WILL FIND ALL THE ANSWERS IN THE INFORMATION SECTION.

1. Why might a person who loses his or her job feel scared?

2. What often happens within families when one of the parents loses his or her job?

3. What doubts about him or herself might an unemployed worker have?

4. What does an unemployed worker need, in addition to a job and money?

5. What type of work is least secure?

6. If the national unemployment rate were 9%, what proportion of minority youth would you expect to be reported as unemployed?

7. Do the official unemployment figures account for everyone who would like a job?

8. Why is it a good idea to start budgeting immediately after you lose your job?

9. Is it usual to feel angry, frustrated and resentful when you lose your job?

10. Is it true that, for some people, losing their job is like losing part of their own identity?

Self Assessment Answers

1. Even though the wages have stopped, the bills keep coming in.

2. Family relations are in danger of deteriorating. It puts a great strain on the marriage.

3. A person who has lost his or her job might worry that:
   a. It was his or her own fault.
   b. He or she is not really trying when no other job is offered.
   c. He or she is not good enough to get another job.

4. Support and understanding from people close to him or her.

5. Unskilled and semi-skilled.

6. 36%

7. NO, they represent only those people who are actively seeking work.

8. There is going to be only half the amount of money available--at the most. Also it makes it clear to anyone else in the family that losing your job is serious and that it affects everyone.

9. Yes.

10. Yes.

Assignment

COMPLETE THE FOLLOWING ASSIGNMENTS.

1. Find out what percentage of the work force is unemployed in your county and state. How do these figures compare with the rest of the nation?

2. Talk to someone who has been in paid work at least ten years and ask him or her:
   a. "What's it like to lose a job you really like?"

   or

   "How would you feel if you lost a job that you really liked?"

   b. "In the place you work (or worked) how was it decided who had to leave first during slack periods or layoffs?"

   c. "What would be the worst part of being out of a job?"

3. With a partner, write a description (in about half a page) of an unemployed worker. Describe how he or she might feel and behave. Share what you write with another team.

Post Assessment

WRITE AN ANSWER TO THE FOLLOWING.

1. List at least five different negative emotions that someone who loses his or her job might experience.

2. List some of the difficulties that might surface within a marriage or family when the main income provider is out of work.

OUT OF WORK II--UNEMPLOYMENT BENEFITS - WHO IS ELIGIBLE?

Goal:

The student will be able to explain unemployment insurance benefits. He or she will discover who is and who is not eligible, what the usual procedure in applying for benefits is and how to make sure the payments continue while unemployed.

Performance Indicators:

The student will:

1. Complete a Self Assessment.
2. Make his or her own arrangements to visit the local unemployment insurance office and ask questions about eligibility and procedures.
3. Collect information about available jobs from the local employment office.
4. Complete a Post Assessment and compare information from this module and from his or her visit to the local unemployment insurance office.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

WHAT IS UNEMPLOYMENT PAY?

The money comes from a payroll tax on your employer. It is intended to help workers who have lost their jobs through no fault of their own. The payments are designed to aid you during the difficult period in between jobs. It does not cover young people who have never had paid work, people who have only had temporary, short-term jobs or any others who have been out of the labor force over a year. With only a few exceptions the money is given to the "officially unemployed" who have had paid work during a large amount of the past year.

HOW TO SURVIVE AT THE UNEMPLOYMENT OFFICE

At the first opportunity after losing your job, go to the local State Employment Office. During the present high unemployment rate you'll find it fairly crowded. There are generally long lines of unemployed workers not looking very happy. They will already have gone through the procedure to file a claim and are probably there to pick up benefits or to prove they are available for work.

It's a busy place and people go there because they have to, so you can expect the employees at the counters to have a hard time dealing with complaints of unhappy people who are out of work. This is the place where many of the negative feelings described in the previous module are in danger of being communicated. The best advice is to keep calm, be pleasant and practice your human relations skills. There is no way of beating a bureaucratic system by a "head-on" confrontation. The clerks at the counters are workers like you, but if they are attacked in words, they can use the system against you. It's all too easy to close down one of the windows, go and do other "essential" work, ask the person to wait until his or her papers are in order, demand full details about how you left and then question them as if they doubt them. If you were trying to do your job as well as you could but you were constantly having to deal with miserable or angry people who acted as if you were out to cheat them, wouldn't you think of ways to protect yourself?

It is obvious that if you "make waves" at the unemployment office you will only make it difficult for yourself. The best way to deal with the bureaucratic system is to follow procedures exactly as required. Don't try to circumvent the procedure. Don't bring attention to yourself. Be friendly, seem calm and patient and you are much more likely to get what you want; your claim is less likely to be questioned.

WHAT IS THE PROCEDURE?

1. Go in person to the unemployment insurance office.
2. Fill out the forms given you. Treat them like an application. Be neat, concise and give only the information asked for. The most important questions, as far as getting benefits, relate to the reasons why you are out of work. If there was a layoff there will be no complications. If you were fired it will be necessary to write in "without misconduct on my part" if, of course, that is the truth. If you left of your own decision you'll have to explain a "good cause work-related reason." This will be explained in more detail later in the module.
3. You'll be told when to return for an interview. (Union members also register with their union. If the union operates a hiring hall, jobs are offered in order of putting your name on the list. However, even if you're in the union you need to file for benefits, go for an interview and take proof that your union dues are paid up-to-date.)
4. When you return for the interview at the unemployment insurance office remember that the clerk is not there to give you problems. He or she would prefer, just like you, to get the procedure done without hassle. So, be reasonable and open but don't volunteer information that isn't asked for.
5. A notice of your claim will be sent to your former employer. He or she is given 10 days to dispute anything you've said, although a decision on your claim will be made before that.
6. If your claim is approved, you'll be told in writing what you will receive. There are usually two more weeks before you'll have it in your hands.

7. You'll be given a time and place to report either once a week or once every two weeks and a booklet giving rules and a form to record your efforts at looking for work.

WHO QUALIFIES FOR BENEFITS?

People qualify who have had a job during the base period or "benefit year" which is usually a 52 week period that ends at the date you lost your job. How long you're supposed to have worked or how much money you're required to have earned varies from state to state.

You qualify for unemployment insurance if:

1. You lost your job as a result of a LAYOFF. There simply wasn't enough work for you and there was no labor dispute involved.
2. You quit your job for "A GOOD CAUSE" reason. The sort of reasons that are acceptable are those involving safety, health, working conditions, reductions in pay. Examples would be:
   * Your employer is violating health and/or safety regulations. Although in situations like these you must have asked your employer to do something about it before quitting.
   * Your health is being affected by dust, paint, chemicals, etc., which are an unavoidable part of the job. Get a doctor's note.
   * You're an older worker or you have developed varicose veins or you've strained your back off the job and you have to do heavy or repeated lifting. Again, you need a doctor's note to back up your claim.
   * Your employer is not paying at least the minimum wage (unless there are extras such as tips coming in). Another good reason would be if your wages were reduced by at least 10% or your full-time position became part-time.
   * You've been subjected to sexual harassment which the boss or supervisor won't stop. Sexual harassment is the attempt by someone in authority to use their position to get sexual favors.
   * You've been switched to swing or graveyard shift and have to walk through the roughest section of town at night.
   * You are told to change to a job entirely different from the one you were originally hired to do.

These are examples of reasons that are likely to still get you unemployment benefits. However, sometimes non-work reasons are acceptable (e.g. illness or injury that prevent you from going back to your original job). Also, some states pay benefits after a waiting period, even where the reason for quitting is not considered "good."

3. If you were "fired" for something other than misconduct. Examples of this would be:
   - * If you were doing your best but the boss considered you inefficient or incompetent. It's not an attractive label, but being prepared to say that's why you were fired could make collecting benefits much easier.
   - * The boss might have been feeling "threatened." You might have been too good. Maybe the boss thought you would walk off with his or her contracts.
   - * You did something minor but the boss considered it "the last straw" after a long list of non-serious complaints about your work.
   - * You "talked back" once to a supervisor.

   These are examples of the sort of reason that would probably still allow you to get benefits even though you were fired. It's important that you write down the reasons clearly on the form when you apply.

WHO IS INELIGIBLE FOR BENEFITS?

Even if you worked during the qualifying base period you may still be judged ineligible for benefits if:

1. You were fired for misconduct. This means theft, refusing to follow the rules of the job, assaulting another worker, being drunk on the job. All the reasons must arise out of what you did at work. Benefits are disqualified for serious acts, not for a series of incompetencies or inefficiencies.
2. You left work without good cause. This has already been discussed. You may still get money, but only after a waiting period.
3. There is a labor dispute that prevents you from working.

4. You are not able, available and actively seeking suitable work.

HOW MUCH DO YOU RECEIVE?

* The most you can expect is 50% of what you were earning each week up to a maximum, which differs from state to state. The way in which it is calculated also varies. For example, it might be based on an average of your weekly wages or an average of the highest amount earned during a three-month period.

* If you remain eligible by reporting and being available for suitable employment, the benefits in most states last 26 weeks in one year. They could be paid during more than one period of unemployment in a year.

* You can also earn a certain amount of money from part-time work but you must declare this. The amount you can earn on top of your unemployment insurance will be told you by the local office; above a certain sum,the money will be deducted from your insurance check. As you can see, the system is set up to keep you motivated, hungry but not starving.

* The money you recieve is not taxed, it is yours to live on. It cannot be claimed by a creditor, so it's wise to keep it separate from any savings you may have.

WHAT CONDITIONS DO YOU HAVE TO AGREE TO?

To continue collecting benefits during a period of unemployment you must be available to look for work and you must be actively seeking a suitable job. (Union members must be on the active list of their union, waiting for jobs to come up, and they must be prepared to show proof that their membership dues are paid up to date.)

1. You must be available for work.
   a. You can't be a student unless you are attending a night class that wouldn't interfere with your availability for work.
   b. You can't look only at work where you are not qualified.
   c. You should have satisfactory means of transportation (car, bus, etc.) that would enable you to get to work.

   d. You would be unavailable if you were asking for more money than you used to receive.
   e. You would be limiting your availability if you demanded unreasonable hours or that the job be within walking distance of your home. The guideline would be that you are prepared to do, at a minimum, what you did in your previous job.

You will be told at the employment office if they consider you are not making yourself available. If this happens it's best to listen and be prepared to adjust the restrictions you're making. There may be exceptions where it is worth holding out for your demands because, for example, you may have left your previous job because the conditions were not satisfactory.

2. You must be able to work.
   a. If you become ill or are injured during the time you're unemployed, you may lose your benefits. States differ on this.
   b. Even if you are not able to go back to exactly the same type of work because of, for example, back or leg trouble, you will still be judged able to work at a different job.

3. You must be actively seeking work.
   a. If you're asked to attend an interview by someone at the employment office, you must go.
   b. In some states you are required to give proof that you have contacted two or three potential employers each week.
   c. You must agree to attend any job-finding workshops that the employment office offers to you.
   d. You can travel out of district or out of state to look for work but you will still have to report each week at a local office.

4. You must be prepared to accept any suitable work.
   a. You are not forced to take work in a totally different area, but you may have to travel further than you'd like.
   b. In determining whether a job is suitable, most states also consider risks to your health and safety and your level of physical fitness.

c. You cannot be forced to take any job just because it's available, but if your line of work is scarce in the district you may be asked to give an alternative job or occupation that you would be prepared to take.

d. If the unemployment office decides a job is suitable for you and you disagree, it is possible to appeal their decision.

ANY COMPLICATIONS?

1. Avoid hassles by reporting at the time and place that you're asked, even if long waits are involved. Also, make sure you have proof of where you've tried to find jobs. Don't put them down in alphabetical order. It looks as if you've copied them from the phone book.

2. If your work is seasonal it might restrict you to collecting benefits only during your normal period of employment.

3. If you become ill you may lose your benefits, probably at a time when you need them most.

4. You might have to prove that you weren't fired for misconduct by getting witnesses and arguing your case.

5. If your former employer disputes your reason for leaving, you may have to argue at a special appeal. This is a real possibility with some employers because it is to their disadvantage if you collect unemployment insurance. The amount that an employer pays in payroll tax is increased if his former employees collect unemployment insurance.

6. The people at the unemployment office may deny you benefits because they say you don't qualify or may withdraw payments because they consider you are not able and available to take a job, or that you're not actively seeking suitable employment. If your benefits are denied and you believe that you should be paid, it is worth your time to go to the trouble of making

an official appeal. They will tell you at the office what the procedure is. You may have to go a certain amount of time without money, but 50% of appeals made by unemployed people for benefits succeed. If you think you have a good argument with proof, you have a one in two chance of winning. Go for it!

INDIVIDUALIZED LEARNING SYSTEMS

Self Assessment

LISTED BELOW ARE QUESTIONS OR STATEMENTS FOLLOWED BY A NUMBER OF POSSIBLE ANSWERS OR COMPLETIONS. SELECT THE ANSWERS OR COMPLETIONS WHICH ANSWERS THE QUESTION OR COMPLETES THE STATEMENT CORRECTLY AND PLACE THE LETTER IN THE BLANK PROVIDED. THERE MAY BE MORE THAN ONE CORRECT ANSWER.

1. ____ Where does most of the money come from for unemployment insurance?
   a. contributions from worker's wages
   b. income tax
   c. a payroll tax on the employer

2. ____ When you file a claim for unemployment insurance payments, it's best to:
   a. take no nonsense from the clerks
   b. stay calm and pleasant
   c. only give the information you are asked for

3. ____ You qualify to receive unemployment benefits if you:
   a. have worked during the qualifying year
   b. lose your job because of a layoff
   c. are fired for being inefficient or incompetent

4. ____ You are eligible for benefits if:
   a. you are fired for stealing something very inexpensive
   b. you quit your job because you wanted to move to a more pleasant area of the country
   c. you left your job because lifting heavy objects is becoming too much of a strain

5. ____ You are unlikely to receive benefits if:
   - a. you have only worked a few weeks in the preceding year
   - b. you are eligible for workman's compensation
   - c. you are out of work because of a labor dispute

6. ____ The most you can expect to get in unemployment benefits is:
   - a. the amount you were earning six months before losing your job
   - b. enough to maintain your present standard of living
   - c. about half of what you were earning

7. ____ Which of the following people are likely to lose their benefits?
   - a. someone who goes back to school so as not to waste time
   - b. a person who becomes ill and cannot work
   - c. an unemployed worker who doesn't want to attend an interview arranged for him or her

8. ____ In order to continue to qualify for payments, a person must be:
   - a. physically and mentally able to work
   - b. available to work during normal working hours
   - c. ready to accept any suitable work offered

9. ____ If you work part-time while drawing benefits:
   - a. you'll have your benefits stopped
   - b. you'll be able to keep some of the money before having your unemployment payments reduced
   - c. you are required to report the full details

10. ____ If you think you are unjustly denied benefits:
   - a. you should appeal the decision because there's a one in two chance that you'll succeed
   - b. you should accept the decision as final
   - c. you should demand to see a supervisor and really assert yourself

Self Assessment Answers

1. c
2. b, c
3. a, b, c
4. c
5. a, b, c
6. c
7. a, b, c
8. a, b, c
9. b, c
10. a

Assignment

COMPLETE THE ASSIGNMENT BELOW.

Visit the local unemployment insurance office. Find the address in the telephone book under Labor or Employment.

1. Ask for a leaflet on eligibility requirements. Read it.
2. Look at the jobs advertised and copy down examples of three of them that would interest you if you had the necessary qualifications and experience.
3. Ask someone who is waiting to collect benefits how long he or she has to wait each week and what he or she is required to do in order to remain eligible for money.
4. Look at the questions in the Post Assessment before making your visit.

Post Assessment

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

At your local unemployment insurance office, find out:

1. Who is eligible to receive benefits?

2. How is an unemployed person helped to find another job?

3. What does a person have to do in order to continue to receive benefits?

WORK--GETTING INJURED ON THE JOB

Goal:

The student will learn the basic principles of the Workers' Compensation system and be able to describe what a worker experiences when he or she is injured and becomes eligible for compensation.

Performance Indicators:

The student will:

1. Successfully complete a Self Assessment.
2. Interview an injured worker.
3. Share his or her findings with a group of fellow students.
4. Produce a written summary of his or her findings.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Make your verbal report to a group of students in your class.

6. ____ Complete the Post Assessment and show it to your instructor before continuing to another module.

Information

About 14,000 workers are killed each year in work-related accidents. The number of people who die as a result of illnesses such as "brown lung", asbesteosis and others caused by poor working conditions is not known--certainly many more than are killed. Reliable figures on work-related injuries and illnesses are not easily available. The numbers published depend on how many are officially reported. So, illnesses are not reported and accidents are reported only if they involve a worker having to stay away from the workplace and claim insurance. If workers are hurt, but stay at work doing either light duties or a different job while they're injured, it's likely that the accident will not be reported.

Sometimes there is a pressure from employers and even co-workers to continue working; it becomes a matter of team spirit, a test of loyalty to the employer not to lose time or damage the safety record. When workers are injured it means both bad publicity and higher insurance premiums for the employer. Some employers would prefer you to hang around on the worksite reading magazines rather than report your absence due to a work-related accident.

In construction work about 1 in 10 workers will lose time from work this year because they are injured while doing their job. Building workers experience a lot of hazards and dangers and although it's possible to make more per hour than many factory workers, the job is often performed almost on the run--with constant pressure to meet deadlines. Danger is a part of the job. The danger is not always as obvious as the threat to life or limb. There are many injuries that are less obvious but just as serious as far as your job is concerned--for example, back injuries. A worker who loses two fingers in an accident at work might in the long run be in a better position than one who has a back injury that prevents him or her from lifting more than 20 lbs.

You can't imagine many successful plumbers, floor layers, electricians, drywall hangers, etc. with weak backs. Similarly a knee injury could destroy someone's career if he or she needed to climb poles or ladders.

Many workers think only in terms of injuries such as losing a hand or a leg or of death on the job and they think the odds are so great that it could never happen to them. However, the odds on being injured and being at least temporarily disabled are very high indeed. The official figures give only a part of the number who are actually injured. However, even the official statistics indicate that over 100,000 workers each year suffer permanent disability of different levels of seriousness and over two million workers are totally disabled for a temporary period of time.

WORKERS' COMPENSATION

A Workers' Compensation system exists in each state to ensure that workers are covered by insurance in case of injury on the job. The insurance protects employers from workers' lawsuits and provides money for medical bills and lost wages. The insurance premiums are paid for by the employer. Employers are required by law to carry workers' compensation insurance. They can buy this from an insurance company or can self-insure, although this is usually done only by large companies. Self-employed workers have to make their own arrangements if they want to be insured.

A contractor in residential construction would pay at least $11 for every $100 of payroll. It's a high premium and it reflects the number of claims that are made in the industry. In addition, both the employer and the worker contribute about 8 cents a day each toward improving benefits of workers injured in previous years and to help in re-employment. In each state there is a Workers' Compensation Department which controls the whole system and sees that workers receive the benefits to which they are entitled.

What to Do if You are Injured on the Job

If you are injured on the job, tell your boss immediately. Some workers think they have to be tough, to "grin and bear it" if they're hurt, but it's important for both the worker and the employer that the injury (even if it doesn't seem serious at the time) is recorded. There's a form you'll have to fill out as soon as you can which is an official report of the accident to your employer. He or she is required to send the form within five days to his or her insurer. However, if the injury is slight, if you don't require outside medical treatment and if you are off work for less than three days, you will not be eligible for any compensation.

If your injury is more serious, your medical bills will be paid by the insurance company and after three days away from work you become eligible for a percentage of your weekly wage (around 67%) until you are declared well enough to return. It may take a period of time before the insurer decides whether your claim should be accepted. If they turn you down you can appeal, but you'll be without money until after the appeal is heard. The important evidence is whether your doctor and, if the insurance company asks for it, their doctor agree that your injury was work-related and that it is preventing you from returning to your job. The insurance company is not going to pay any money if they think your injury was not work-related.

Someone who loses his or her job because of an injury--even through someone else's carelessness--is going to feel very frustrated having to go through all the formalities to receive some compensation for the wages he or she is losing. But there is little else to do unless you're going to live on your savings (if you have any). If you have difficulties in finding out what to do while you're waiting for the insurer to approve your claim, it's possible to get help from your State Workers' Compensation Department. Ask for their toll free number.

What Benefits are Available?

1. If you're injured at work and you need medical treatment, all the bills will be paid by the insurance company. The doctor's office or hospital sends the bill directly to the insurer. If you want to know how much things cost, you'll have to ask or you'll probably never be told.

2. If you're away from work for more than three days and the doctor has authorized it, you are eligible to receive, every two weeks, payments of up to 2/3 of your wage. You'll continue to get a check every 14 days as long as your doctor reports that you are unable to return to work.

3. If you are going to need help to return to work, you can get it through the Workers' Compensation Field Division. Field Service Coordinators are likely to have been injured workers themselves, so should be able to relate to what you're going through.

The Coordinator will:

a. Contact the injured worker to assess his or her employment handicap and then make an evaluation of the worker's present skills and any other factors that might relate to returning to work.

b. Contact the worker's employer to see if the worker will be able to return to the old job.

c. If, because of the nature of the injury, the worker can't go back to the same job, the coordinator will try to work out a plan with the employer for a modified or new job. This could involve paying for an adaptation of the job site, such as installing special floor covering, buying seating, a hydraulic lift, etc. Sometimes several thousand dollars is spent in adapting the job site, although this would rarely be possible in construction.

d. If the worker cannot return to the old employer but has other job-related skills, the coordinator will, along with the worker, try to find job opportunities in a different line of work. It can often happen that a journeyman or apprentice in a trade is no longer able to practice the skills learned in that craft; there is usually no alternative other than starting a different career.

e. Some workers have no other job-related skills. If you've had no other work than hanging drywall for fifteen years, then you're likely to need some retraining. Coordinators in the Field Service Division help with advice and money in some retraining. However, this is usually only available while the worker is still under a doctor's care. (Any longer term retraining would be paid for by Vocational Rehabilitation Services.)

Permanent Impairment and Disability

1. Permanent impairment. This is a medical condition and means any physical problem that continues to exist after a doctor has decided that your injury is no longer changing for the better or for the worse. Doctors are required by the insurers to make a written report describing the impairment in terms of loss of parts of the body, limitations on movement, amount of pain, etc.

2. Permanent disability. After the doctor or doctors report on the degree of physical impairment a person is suffering, the Evaluation Department of the Workers' Compensation Department decides on the worker's ability

to go back to work. In doing this they consider not only the physical injury, but also things like the amount of education, economic and social factors, age, etc.--in fact, anything that might affect a worker's chance of getting another job. When this has been determined you'll be sent a Determination Order, which will tell you the amount or degree of your disability and the total dollar value of the disability.

3. Total disability. If you are considered permanently totally disabled, you'll receive monthly checks for the rest of your life, although you'll still be expected to report once a year to the Workers' Compensation Department.

If You Don't Think You've Been Treated Fairly

1. If your claim for compensation or the payment of medical bills is denied, you have the right of appeal by law. The insurer is required to give you this information. If you are sure that you have a good case and are being denied your rights and benefits it might be advisable to consult an attorney. There are many attorneys who specialize in workers' compensation law and they usually make their money on a percentage basis of what they win for you above and beyond your basic benefits. So, it could be that you can get your benefits without having to pay the attorney anything. However, always make sure before how fees will be charged.

2. If you are given a Determination Order, the amount of compensation payable either in installments or in a lump sum will be decided on by the Workers' Compensation Evaluation Board. Each state has different amounts which are awarded. There are definite fixed payments for loss of life or the loss of part of your body. In fact, each part of the body has a price tag on it. However, when it comes to the more difficult injuries to evaluate--joints, muscles, vertebrae, etc., the amount of money given in settlement depends on the degree of disability that the Worker's Compensation Evaluation Division decides that you have.

   Awards for permanent back problems are usually less than $10,000. Again, if you disagree with the settlement you can appeal. You might well need an attorney at this stage because the insurer will have an attorney who has already gathered evidence from your neighbors, family and others and even have photographic evidence of you bending to tie your shoelace or shooting a basket or doing yard work. It is essential to be well prepared at an appeal.

Psychological and Emotional Problems

A worker who is injured at work and unable to return to the job suffers a lot of emotional and psychological stress, in addition to all the physical pains and limitations.

* Finding he or she is no longer able to do what he or she enjoyed and was skilled at can make an injured worker lose self-confidence and feel depressed.
* Many people identify closely with their work, especially craftsmen. When a worker loses his or her occupational identity, it's also likely he or she will experience a loss of self identity and feel a bit like a non-person at home and among friends.
* Becoming a patient and having to depend on compensation after being an active, hardworking person can decrease someone's self motivation.
* Having to deal with bureaucracies at the same time as being in physical pain can be frustrating and make many injured workers feel angry and resentful.

It is a very difficult time. Make use of all services that are available and try to meet with other workers going through the same experiences. People who've never been injured at work will find it difficult to understand what's happening. It's essential that you find some sort of support group. For many, the family is a fantastic support, but for some the experience creates tensions and difficulties with those close to them. Ask at the doctor's office or the Field Services Division of the Worker's Compensation Department how you can meet with other injured workers. By talking with them you'll be able to find ways to survive the crisis and eventually turn it around into an opportunity to start in a new direction.

Self Assessment

LISTED BELOW ARE SEVERAL STATEMENTS. IF THE STATEMENT IS TRUE, PLACE A "T" IN THE BLANK PROVIDED. IF THE STATEMENT IS FALSE, PLACE AN "F" IN THE BLANK.

1. ____ The official statistics on work-related accidents show that the American workplace is getting safer every year.

2. ____ Whenever a worker is injured, the incident is reported to the insurance company.

3. ____ About 10% of all construction workers lose work time every year as a result of job-related accidents.

4. ____ A pain in the back could lead to a craftsman having to change to a different line of work.

5. ____ Over 2,000,000 workers are totally disabled for a period of time each year.

6. ____ The employer pays all of the insurance premium for worker's compensation.

7. ____ If you're injured on the job the best thing to do is to wait a while to see if it's serious or not.

8. ____ If you are injured in a work-related accident your medical bills will be paid by your employer's insurer.

9. ____ If you cannot return to your previous job you can get help in finding another job from the Field Services Division of the Workers' Compensation Department.

10. ____ A worker who is permanently disabled will be given a cash award that more than makes up for his or her lost future earnings.

Self Assessment Answers

1. F
2. F
3. T
4. T
5. T
6. T
7. F
8. T
9. T
10. F

Assignment

COMPLETE THE FOLLOWING ASSIGNMENT.

1. Interview an injured worker. Ask your family, friends or instructor for possible leads. If this fails, call one of the local union offices or any representative of the Workers' Compensation Department. Ask the following questions and any others of your own and report your findings to a group of fellow students.

   * How did you get injured?

   * Why do you think the accident happened?

   * What happened when you realized you had been injured?

   * What does someone have to do to get workers' compensation?

   * Did your injury permanently disable you?

   * What help can you get to return to work?

   * What are the worst things about your experience?

   * Have you any advice for another worker who gets injured?

Post Assessment

Make a written summary, in a list, of what you've learned about the experiences of injured workers.

SEXUAL HARASSMENT ON THE JOB

Goal:

The student will be able to define and recognize sexual harassment on the job and be able to advise a person on what can be done about it.

Performance Indicators:

The student will:

1. Write a definition of sexual harassment.
2. Write 4 steps a person can take in dealing with sexual harassment.
3. Contact one union office and one women's organization to ask for instances of and attitudes toward sexual harassment at work.
4. Write advice for a person who experiences three different work-based examples of sexual harassment.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. Thi section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Complete two Assignments. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have complete it. Your teacher will grade it for you.

Information

Sexual harassment at work is nothing new. It has existed for centuries, tolerated by men, endured by women. It involves unwanted sexual overtures on the job. Often women who experience it are afraid they will lose their job or miss out on promotion if they try to do anything about it. Sexual harassment can occur among co-workers but it is most damaging when a person in a supervisory position tries to get a sexual response or sexual favors through his authority.

Sexual harassment is unwelcome sexual attention on the job. It could be in the form of sexual remarks and suggestions, touching, comments on clothes or a woman's body, or even excessive looking--when it is obviously sexual in nature. Naturally, there is going to be some sexual awareness in any relations between men and women but it's not the glance or the one-time comment that is sexual harassment, but rather repeated and persistent sexual attention when no encouragement is given. It is easy for a woman to recognize because being treated as a sexual object than a person with skill at the job is an unpleasant experience. In nearly all cases, women are the victims. With changing work roles, there have been a few isolated cases of female supervisors harassing male employees.

Why do men tolerate it?

Many people regard making sexual overtures and remarks, even when they are not encouraged, as quite normal and a fact of life. When you think of something as a fact of life, it's unlikely you'll see it as anything that can be changed. Some men see joking about, looking at and making sexual remarks to women as a badge of their own maleness. They might claim that women like it. The truth seems to be different; an estimated 80% of women workers have experienced and disliked the experience of sexual harassment on the job.

With an increasing number of women entering previously exclusive male jobs, such as in the trades, it is understandable that some men might resist and feel threatened by a woman earning as much as them while their wife or girlfriend is either at home or in a low-paying office job. There's likely to be even more resentment if people think that a man has been replaced by a woman at work. What sometimes happens, according to women in a male working world, is that some men try to gross them out, telling dirty stories or making propositions.

It's even more threatening to men if a woman really does use her sexuality to win attention and favors from the boss or supervisor. On occasions, maybe a woman is doing a sexual hustle and gets involved with a man in a position of power at work. It rarely pays off. Resentment is built up among co-workers and the supervisor's motives are very suspect. He is feeling a need to show off his power not only to the woman but to male workers as well, showing how successful he can be sexually. He will usually lose power and respect because of his involvement.

Women are afraid. They fear losing their jobs and their livelihood and, with many women these days supporting a family alone, the fears are greater. "Blowing the whistle" on a supervisor could lose her promotions, raises or even the job. Getting another job might be difficult with poor references.

Women also believe that they can't do anything about it; most of the positions of authority are held by men and, to many women, it might seem that men don't take sexual comments very seriously.

Another reason for putting up with being valued for her sex, rather than as a whole person, is the uncertainty some women feel about their role in the work world. For women whose mothers stayed at home or told them that the most important thing in life was to marry a man with a good job, there's bound to be some feelings of insecurity. Maybe in the building trades women can feel a greater sense of achievement and accomplishment, handle men as good or bad workers only, and be treated in the same way themselves.

One thing is certain, the traditional way of dealing with sexual harassment--putting up with it and hoping it will go away--does not work. It can lead to greater pressure: the man responsible for the harassing can take it as a challenge to get a response.

Another reason why women might put up with something they don't like is failure of many people in authority to recognize that sexual harassment on the job leads to unacceptable working conditions. It has been the experience of some women who quit a job because of sexual harassment that they were denied unemployment insurance benefits because the reason they gave was not judged satisfactory, or because a a woman did not produce written evidence to show that she tried to stop the harassment by complaining to her employer in writing with witnesses.

Whose responsibility is it?

Obviously, it is first and foremost the employer's. There have been several cases in the courts charging sex discrimination against an employer whose supervisor made the acceptance of his sexual advances a condition of getting a promotion or retaining a job, but these cases are rare. Usually the sexual harassment is more difficult to prove. Also, if it gets as far as a court case, it's fairly certain the woman has already left or lost her job and is unlikely to want to return.

It is the responsibility of a supervisor that he (or she) creates the best working conditions that make all the workers (men and women) feel secure, and which gets the work done efficiently, safely and to high standards. Where sexual harassment is a feature of the worksite--and it may be only one supervisor who's involved--then it's the responsibility of anyone else in authority to stop it. A workplace where there is repeated sexual harassment is less productive than one where all workers are treated according to their skills on the job, rather than their sex.

It's also the responsibility of co-workers to say something, to tell the person who's doing it to knock it off. One man speaking out to another man could stop the unwelcome sexual attentions quicker than some women might be able to do it themselves.

However, the most important responsibility for doing something to stop sexual harassment is with the woman or women themselves. It will not go away if it is ignored.

What women can do about sexual harassment at work.

There are always risks in standing up for yourself, but there is no need to stand up alone! One of the most important experiences that a woman will have in talking about sexual harassment (especially to other women workers) is to realize that she is not alone and she is not to blame. Find out from other women at your worksite whether their experience is similar to yours. Share your concern with men who are likely to give support.

Forming some sort of solidarity among women is often difficult, first because in traditionally male-dominated jobs there are few women, and secondly because women have been brought up through the ages to be rivals for the attention of men, while men have usually competed over jobs and money. Of course, there have been big cultural changes in recent years, but the old values and prejudices linger on. In the long run, it is better to stop sexual harassment "head on," rather than to avoid it by becoming more extremely male than your male co-workers--outgrossing everyone and despising feminine traits.

It's important for any female worker who is being sexually harassed to avoid at all costs using her sexuality on the job or in a job-related context. If, as a co-worker, you go for a drink at the end of a shift, pay for your own. If you attend a class connected with apprenticeship, it's best to stay away from getting sexually involved with anyone you'll meet at work. In a traditional male job women are minorities and are being judged on their working abilities. How a woman responds to sexual harassment indicates how seriously she is going to be treated by everyone as an equal worker. This means that you have to stand up for yourself.

If you experience sexual harassment on the job it's crucial that you stay reasonable and neutral. Sometimes, remarks and comments by male workers could be social ineptness--maybe they haven't had the experience of working beside women and therefore don't know how they should behave. Sometimes men who make remarks or who gaze at parts of the body or look a woman up and down aren't even aware of what they're doing. Having it pointed out to them could be all that it takes. They might well be very embarressed to know they were doing it.

However, sexual harassment is repeated behavior after a woman has indicated she does not like it. So the first thing for any woman to do if she is receiving sexual attention that she doesn't like is to ask the man to stop. If he doesn't, and especially if he is in a supervisory position, further action is necessary.

Once you're sure that sexual harassment is happening, deal with it as soon as possible. Write down what is annoying you, what was done or said, when and where. It is important to gather evidence. It is not enough, with persistent harassment, to hope that saying something again, if that didn't work before, will be more effective just because you're feeling angrier. The more angry or aggressive you become, the less likely it is that you will get what you want. It's much more probable that you'll end up quitting the job. Remember, even if you get revenge, it's the outcome that matters. If you want to keep your job and have a fair chance to progress along with all the other workers, you have to act calm, reasonable and very well organized.

In addition to your written notes on the incidents, it's also best to make a record of your own job performance in case it should be questioned at a later date. Next, take your written record and go with a co-worker (as a witness) to see the supervisor who is causing the trouble and ask if he'll stop. If you believe that route is not going to be productive, go with your co-worker to see the next person up the "ladder." Present your case and ask for something to be done about it.

Taking a co-worker along is important because much sexual harassment occurs in private. One women wrote that she complained to the personnel officer about a supervisor sexually harassing her. His response was to grab her breast. Although this is extreme, the message is clear: if you want something done about stopping sexual harassment, you have to plan your approach, be well organized, stay reasonable and involve other workers (male and female) in supporting you. When it comes down to the bottom line, sexual harassment is less an issue of sex than one of POWER, and the misuse of power by people in authority is something that affects both men and women.

SOME MYTHS ABOUT SEXUAL HARASSMENT

1. Sexual harassment affects only a few women.
   THE FACTS: Several surveys have shown how widespread sexual harassment is in the workplace. One study showed that 88% of the respondents said they'd experienced one or more forms of sexual advances on the job.

2. If women ignored sexual harassment, the men would stop.
   THE FACTS: In one survey, 33% of those reporting sexual harassment tried to ignore the unwanted sexual approaches. In 3/4 of these cases the harassment continued or got worse; 1/5 of the women who ignored the sexual propositions had unjust reprimands from supervisors or had their work increased.

3. If a women really wants to discourage unwanted sexual attention, she can easily do it. If she's sexually harassed she must be asking for it.

THE FACTS: Some men believe a woman's "no" is really a "yes" and therefore either don't accept her refusal or see it as a challenge to their manhood. Also, if a man is in a supervisory position and has influence on a woman's money and advancement, she may feel forced to put up with it.

4. Many charges of sexual harassment are false. Women use the charges as a way of getting back at a man they're angry with.
   THE FACTS: Women have little to gain from a false charge; even speaking the truth can lead to not being believed, being laughed at or, at times, losing a job.

5. There's no such thing as sexual harassment. It's just a personal matter between men and women.
   THE FACTS: If it happens at a hiring interview, there are clear grounds for legal complaint on the grounds of sex discrimination. There have also already been several cases brought against employers for sexual coercion of women on the job, so although the wording of legislation is still being discussed, the existence of sexual harassment and the need to do something about it is recognized by both state and federal governments.

Self Assessment

1. Write a definition of sexual harassment on the job.

   Sexual harassment is

2. List 4 steps a woman could take to deal with sexual harassment on the job.

   a)
   b)
   c)
   d)

Self Assessment Answers

The answers are in the Information and your words might be different, but here are examples of the sort of content you should include.

1. Sexual harassment is any repeated, unwanted sexual attention from a man to a woman on the job. It is at its worst when the man is in a supervisory position and can influence a woman's progress in her job.

2. a) Point out what the man is doing and ask him to stop it.
   b) Ask other women if they have had similar experiences. Get support from women working in the same job and from men who are likely to be sympathetic.
   c) Make written notes on the things that you don't like. Record when and where the incidents happened.
   d) Take your notes and go with a co-worker as a witness and ask the supervisor to change, or go to the next supervisor above and ask for something to be done.

Assignment

Complete both.

1. Call one of the Business Agents at a union office and ask about the union's attitude and policies toward sexual harassment on the job.

2. Call a local women's organization (you'll find one listed in the yellow pages) and ask for any information about sexual harassment at work. Ask if they have any examples they could share.

Post Assessment

Here are 3 situations that might be experienced by a woman worker. Write a short paragraph of advice on what you think she should do.

Situation 1 A woman goes for a job interview. During the course of the interview she is asked by the male interviewer whether she has a boyfriend. The interview ends and she still doesn't know whether she has the job or not. The interviewer tells her a decision will be reached soon; meanwhile he asks her out the following day.

Situation 2 A women on the job is being pressured by her supervisor to go out with him. She likes him and if she had met him in another context, would definitely have been interested.

Situation 3 After working late to finish a job, the supervisor invites a woman worker for a drink, suggesting that they ought to get to know each other better.

JOB SEARCH

Goal:

The student will learn about the importance of thorough and complete job search and about ways to find the job he or she is looking for.

Performance Indicators:

The student will demonstrate understanding by successfully completing a comprehension test on the information given. He or she will interview three people in different jobs and report the findings to the class. He or she will write a description of how he or she would search for a job.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Read the Introduction. The Introduction will tell you why the module is an important part of survival skills.

3. ____ Study the Information section. This section will give you the information you need to understand the subject.

4. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

5. ____ Complete the Assignment. Tell your instructor how you are going to make this contact. Ask the instructor to help organize groups for reporting your findings.

6. ____ Complete the Post Assessment. After your instructor has seen it go on to the next module.

Introduction

This information on Job Search is intended to help people who are looking for a regular or a temporary job. It is not aimed at obtaining training positions or being accepted as an apprentice. Becoming an apprentice generally requires following clearly spelled-out procedures about how and when to apply, the documents, qualifications and experience that will increase your chances and even definite dates when interviews are given. You will find that the material in this module is helpful for increasing your general readiness for apprenticeship, but you will find it more useful if you are looking for other work based on your present work experience--whether unskilled or skilled.

To increase your chances of success in your job search you will need to have worked on a resume, on identification of all your skills, and on information gathering and hiring interviews. These have been covered in other modules.

Information

KNOW WHAT YOU'RE LOOKING FOR
It's even more important in times of high unemployment that you know what you're looking for, what sort of place you want to work in and what jobs you're prepared to take as second choice. It's no use deciding you'll take anything in the right wage range. At the present time, there are long lines of people responding to a classified ad for a semi-skilled job. But even out of a crowd, some people attract the employer's attention. They do so because they have the right work attitudes.

KNOW SOMETHING ABOUT THE EMPLOYER AND PLACE OF WORK
When you are interested in working at a particular place, go and see it with your own eyes, walk around the outside, find out the benefits and disadvantages of the location. Know before you speak to anyone inside whether you'll have transportation problems. Many people lose the chance of a job simply because they haven't worked out before hand how they would get there on time every morning.

If it's a large organization, go to the front office and ask a few questions about the place. They might have some written information you can take with you. At this stage, you're not looking for a job, but are trying to find out as much as possible about the business only because it's a place that might interest you in the future. Ask if there is anyone you can talk with about the firm or business.

At a construction site or small business, take time out to watch and observe, if you can get near where the work is going on. You can tell a lot about the relations of workers with supervisors and the general conditions, just with your eyes.

If possible, try to speak with a worker when he or she finishes the shift. Ask what it's like to work there. Find out the boss's name and his or her likes and dislikes. Find out whether they're values you can accept.

Go to the local library and at the reference desk ask the librarian for a list of local businesses with the names of owners. Look at any other information sources about local places of employment.

All this information will help you know the nature of the work, the conditions and the quality of human relations. It gives you insight. You'll impress any employer with the efforts you've made or you'll have found out that it's not the place for you. If it isn't the place for you, you'll have learned it at the right time. Many workers don't discover that the job and employer are not for them until after they've started it.

KNOW WHAT THE EMPLOYERS WANT TO SEE

They like people who make a real effort to get a job. They're impressed by interested, enthusiastic, friendly, well-informed applicants who can listen, ask questions and pick up things quickly.

Employers want workers who are never late, who can do a job well every time, who can keep busy, take on responsibility and not wait to be told everything.

They're looking for people who are aware of the boss's needs, who will work to increase production, cut costs and maintain standards.

Some people may not accept these values. Maybe they believe someone owes them a living. Perhaps they're convinced that they're so experienced and knowledgeable that they shouldn't have to give an inch. They'd prefer the employer to come crawling to them on his or her knees, pleading with them to accept a job. Well nobody can be forced to take on the employer's values--we are free to choose. But the results of trying it only your way may not be very rewarding--an unsatisfactory job or no job at all. The only alternative to joining the system is to reject it and live outside it. Being realistic about work involves accepting what exists and trying to do the best for yourself within those limits. There's no way in which you can have a satisfying career and live in fantasy land, rejecting the society you live in. Being idealistic is fine, but you also need to be realistic if you want to keep on eating.

KNOW HOW TO IMPRESS EMPLOYERS

1. Show an honest interest in the work you're asking about or the job you're after.
2. Convince the employer you're aware of and can meet his or her needs.
3. Prove to the employer that you know something about his or her business--its present successes and problems, its future prospects.
4. Show that you can listen, be friendly and polite, and can smile.
5. Tell the employer face-to-face that you learn quickly, that you can do a good job, that you're the best possible person.

WHERE TO LOOK FOR WORK

Workers across the nation were asked how they looked for and found their present job. Their answers revealed some surprising information.

Union Hiring Hall.

Only 6% of workers used this method. Eight out of ten who looked for work this way did not find it.

Federal/State Employment Service.

A third of the workers tried to find jobs here, but 87 out of 100 of these people failed to get work.

Private Employment Agency.

If you register with a private agency you'll be agreeing to pay them over half of your first month's wages in fees. But among the 21% of workers who were prepared to do this in exchange for a job they wanted, only 1/4 of them obtained work this way.

It's clear that waiting for someone else to find you a job is not a very effective method. Of course, if you're prepared to pay a fee, then this increases a little more the chances of finding a good job. Any job search method is all right if it produces what you want without harming anyone else. Likewise, the Employment Service should be used as a resource even if you're not receiving unemployment benefits. At times of high unemployment some employers say they'll only see applicants who come through the employment service. It is also a source of State and Federal jobs.

OVER 75% OF WORKERS FIND JOBS THROUGH THEIR OWN EFFORTS

The odds increase in your favor in the next three methods: answering newspaper ads, asking relatives and friends and applying directly to an employer.

Newspaper ads.

1. About 1/4 of the people using this method were successful.
2. Read through all of the Help Wanted classifieds and circle jobs you are qualified for.
3. Go back and reread all the ads you didn't circle and ask yourself, "Why not?" Mark any others you can add to the first ones you chose.
4. Rank them according to how interesting they seem to you.
5. Be wary of box numbers. If the job seems really interesting, try it, but be prepared to never hear again of your application. A lot of resumes disappear into box numbers.
6. Call telephone numbers immediately. Ask if the position is still open. Find out about the business and its location. Even if the position is filled, it may give you a place to make an information gathering visit. Tell them you have the skills and right attitudes and wish to come and talk with someone. Try to arrange a face-to-face interview to discuss the job.
7. Even when the ad tells you to send a resume or application letter, it's worth making a telephone call to find out something about the place of work.

Friends and Relatives.

1. Tell everyone you know that you're looking for work and what sort of job you want.
2. If you have a resume, give all your friends and relatives a copy.
3. When you meet an acquaintance and exchange greetings tell him or her "I"m fine,but I'm looking for a job in . . . . " Ask the acquaintance if he or she has heard of any leads.
4. If you're looking for work it's nothing to keep quiet about. Share what you want with everyone. If people know of openings or places to try, they'll be pleased to show off their inside information.

Applying Directly to the Employer.

1. This is the Number One method. You stand a 1 in 2 chance of landing a job this way.
2. Employers can pick up work attitudes from the way you behave rather than from an application form. You have a greater chance of convincing an employer face-to-face that you can deliver what he or she is looking for.
3. Even for jobs that require special experience the most important qualities are good work attitudes and proof that the person is easy to get along with--that he or she can fit into the present set and not rock the boat.

HOW TO GO ABOUT A JOB SEARCH

Be Organized.

Looking for a job is work. Keep to a routine with regular hours. Immediately after breakfast follow up on Help Wanted openings by writing letters and making calls. Call up five places of work that might interest you from the Yellow Pages; ask if you can come and talk to someone. Make one jobsite visit or information-gathering interview or job interview every day.

Visit the employment service twice a week and any other source of job listings (e.g., State and Federal buildings). A tip for employment service leads: ask other people for the name of the best counselor. If one name keeps coming up, be prepared to request and wait for that particular person. The employment counselor usually makes the first contact with the employer, so his or her ability with people could make or break your chances.

Return Regularly to any Workplace that Interests You.

It's estimated that 80 out of every 100 job openings are never advertised. Openings can occur suddenly or unexpectedly and an employer would welcome being able to hire a good worker without going to the expense and trouble of advertising and interviewing. Remember that jobs are advertised because:

1. That particular organization is required by law to advertise.
2. The job is hard to fill.
3. They are looking for special qualifications.

The lack of jobs in the classified ads doesn't mean that there are no jobs; it means that there are none advertised. Many jobs do not need advertising.

A hot tip from someone on the inside, or simply being on the spot at the right time, could be what it takes to get the sort of job you're looking for.

When you've found a place you really want to work, don't take no for an answer. Keep turning up regularly--once every two or three weeks.

Check that your application form is still active. After a period of time, employers assume that a person who left an application form and was never heard of again has found work elsewhere. It's much easier to keep your application alive than start again at another company.

Contact the Person Who can Hire You.

In small businesses it's usually easy enough to talk with the person who can hire you. Go at a time when he or she is not too busy. Avoid construction sites early in the morning, and restaurants at lunchtime.

Ask by name (that's something you've found out earlier) for the person you want to see. Introduce yourself, be pleasant, look him or her straight in the eyes and say something like, "If you need a reliable, quick-learning, hard worker with a good work record, I'd like to work for you." The worst he or she can say is, "We don't have any openings." Follow this with, "Would you please consider me first when you do have a job opening?" It's more likely, however, that the employer will want to know more, why you think you're so good. Say why you're interested in the business (you've found out about it beforehand, right?). Tell the boss why he or she should hire you (you've already worked out what skills and experience you have that are relevant).

In a larger organization it's often necessary to get past the front office and that can be difficult--two duties of front office employees and receptionists are to screen people out and to protect the boss. But if you don't get to see a person who has the power to hire, you'll remain ink on paper. Ask either over the phone or direct to someone at the front office for a 15-minute appointment with the person you want to see. This time you are not going to ask about job openings. The purpose of this appointment is to ask questions about the business and to seek advice. Be polite but insistent. Say you are investigating career possibilities. There are plenty of people in high positions who would be very willing and even pleased to have the opportunity to talk about their line of work.

If you do see someone, think of yourself as a journalist interviewing the boss. If he or she asks whether you're looking for work say you will be but at the moment are exploring several possibilities. But do take the opportunity to show what you've already found out about the business and communicate your skill and experience areas. Keep to the requested 15 minutes unless you're invited to stay longer. Ask him or her for suggestions of where else you might visit and names of people you might talk to. When you call to make an appointment with one of these other people, mention who told you to contact them.

Follow-up.

Send a short letter of thanks to anyone who gives up his or her time to answer your questions. At this point you could write that what he or she told you interested you so much that you would really like to work there if an opening occurs. You could also include a copy of your resume.

It's essential that you follow up all leads and if you make a favorable impression on someone, don't let them forget you. You've got to convince them that your interest is real and long-lasting.

HOW TO KEEP MOTIVATED

It's difficult if you've been turned down several times to keep up the enthusiasm. But, remember, each personal contact with an employer increases your chances of success as long as your expectations are positive and realistic and you believe, "This will be hard and there may be no openings, but if I keep pushing, I'll get the job I want!" If you fall back into having negative expectations, you'll lack enthusiasm and energy and seem a very poor prospect as a worker. Employers want people who sound positive. A phrase to remember: "If it's going to be, it's up to me!"

Here are a few suggestions of ways to keep yourself motivated in your job search.

1. Break up the day so that it's not all work. Do something relaxing that will take your mind off your need for a job for a couple of hours.

2. Keep in contact with other people who are looking for work. Exchange telephone numbers. Trade information and job leads. Remind relatives and friends at least once every two weeks that you're looking and need their help.
3. Get enough to eat, especially breakfast and keep up appearances. Shine your shoes, keep your clothes looking neat and tidy. It's necessary to have clean boots even if they're worn.
4. Learn something from each visit you make--gather information about conditions, the name of the person who does the hiring, the types of work available, future business prospects--in fact, anything that could be useful.
5. Set reasonable goals. Don't overdo it in one day. The less tired and desperate you appear, the more attractive you'll seem to an employer.
6. Even if you have to pretend--look enthusiastic and friendly the second you reach the sidewalk in front of the place of work.
7. Try each job search method. In one week:
    a. call up to 10 employers out of the yellow pages and try to get an appointment to see somebody.
    b. visit four worksites, make two information gathering interviews and two direct requests for work.
    c. fill out two application blanks, fully and in black ink.
    d. leave or mail five resumes.
    e. call friends and relatives for leads.
    f. visit the employment office twice.
    g. read classifieds daily and act on them.
8. Make a list of things you enjoy doing--eating a hot fudge sundae, drinking a cold beer, etc. Reward yourself or ask someone else to reward you after you've completed your daily job search activities.

Keep on searching. Even in periods of high unemployment there are over one million job openings every week across the nation. There are many jobs that are ideal for you and you are ideal for them!

Self Assessment

WRITE YOUR ANSWERS TO THE FOLLOWING QUESTIONS IN THE SPACE PROVIDED.

1. List four ways that you can get information about a workplace.

2. Write eight characteristics of the type of people employers are looking for.

3. List the most successful methods of finding a job.

4. What percentage of workers find jobs through their own efforts?

5. What is the best way to use the employment service?

6. How many jobs in every 100 available are advertised?

7. Why is it important to keep an application active by calling back regularly?

8. Who is the most important person to speak to when you're looking for a job?

9. Why send a follow-up letter?

10. List five ways that will help you keep motivated in your job search.

Self Assessment Answers

1. Any four of:
   * ask the reference librarian at the local library
   * speak to someone who works there
   * watch what's going on
   * ask for information at the front office
   * get an appointment to talk with someone at the workplace

2. Any combination of eight characteristics of people who:
   * make a real effort to find work
   * are interested, enthusiastic, friendly, well-informed applicants,
   * can listen, ask questions, pick up things quickly
   * are always punctual, reliable, dependable
   * do top quality work
   * are aware of the boss's needs

3. * Apply directly to the employer.
   * Ask friends and relatives for leads.
   * Answer newspaper ads.

4. * 75%

5. * Go twice a week to see job listings.
   * Find out the name of a good counselor and be prepared to insist you want to see only him or her.

6. * About 20%

7. * Because after a period of time employers assume that you've found another job.

8. * The person who has the power to hire you.

9. * It gives you a chance to send extra information that might get you a job in the future.
   * It will show you're prepared to make extra effort; that you're really serious about trying for a job with that employer.
   * It indicates that you know how to get along with people.
   * It will increase the chances that you're remembered when there is a job opening.

10. * Have some period of relaxation during each job search day.
    * Give and ask for support from other job seekers you meet.
    * Take time to eat and look presentable.
    * Aim to learn something new from each contact.
    * Look and act friendly and interested.
    * Try a variety of job search methods regularly.
    * Reward yourself for completing each day's job search tasks.

Assignment

COMPLETE THE ASSIGNMENT BELOW.

1. Interview three people in different lines of work. Ask them:
    - a. How they found their job.
    - b. Why they think they were offered the job.
    - c. What sort of person would get along best in that type of work.
    - d. What their employer wants from his or her workers.

    Report your findings to a group of students in your class.

Post Assessment

COMPLETE THE ASSIGNMENT BELOW.

Think about one of the jobs you asked about in the Assignment. Write, in note form, how you could find further information and get an entry level position in the same line of work. Write at least half a page.

INSURING YOUR LIFE

Goal:

The student will learn the difference between term and whole life insurance and be able to make an informed choice of what would be the best for his or her circumstances.

Performance Indicators:

The student will:

1. Successfully complete a Self Assessment.
2. Get quotes on 2 different types of life insurance from an agent.
3. Pool his or her findings with a group of at least 4 other students.
4. Be able to write a simple description of the difference between a term and a whole life insurance policy.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page. Make your report to a group of at least 4 other students.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

The first purpose of life insurance is to provide an instant amount of money for the people who rely on you for financial support. In most cases, this will be your children, your spouse and maybe elderly parents. The idea is to safeguard the people who would be most affected by the loss of your earning power.

Some people do not need life insurance. If you are young and single or old and single with no people who depend on you for money, then you probably do not need life insurance. If you're married with no children and both of you work, live in a rented house, you may not need life insurance.

Ask yourself what would be the effect on other people close to you if you died. Would they be left destitute (no money)? Would they be forced to give up the house they are living in? Would they have to immediately change their life style (e.g. leave school, seek welfare, take the first job available, etc.)?

It's difficult enough to re-adjust after the death of someone close without finding that not only has the person gone from your life, but his or her money has disappeared too. Leaving your dependents with that sort of inheritance does not indicate that you cared much about them.

Think in practical terms what the effect would be on the survivors. What payments would they need to make? There would be:

* immediate death expenses (the cost of medical treatment for you and the cost of disposing of your remains)
* mortgage or rent
* everyday normal expenses for food, utilities, etc.
* money to re-adjust to the new situation. (It might involve big changes in plans about work and education. It is not a good time for someone who has loved and depended upon you to be dealing with both the emotional distress and to be forced into a totally new way of living without having a period of time to adjust.)

In summary, it is essential for your survivors to have:

1. immediate money for death expenses
2. a fund to allow them to re-adjust
3. money to protect their house mortgage or rental

Different types of life insurance.

Even though the language of insurance seems so complicated and the different benefits of each policy are confusing, when you come down to it there are basically two types of life insurance that are sold separately or in varying amounts of combination. The two are:

1. term insurance
2. whole life insurance, sometimes called straight life or ordinary life insurance

Term insurance.

This is the cheapest form of insurance and provides an instant cash payment if you die. It is usually sold for periods of one, five or ten years up to the age of 60 or 65. The cost of the premiums (how much you have to pay) increases as you get older and as you become more likely, as far as statistics are concerned, to die. This is the obvious type of insurance for anyone with a young family; it allows the maximum amount of cash back for your family and the smallest amount to pay out. Of course, you get nothing back if you don't die before the period is out, but it's doubtful that you'll be disappointed finding yourself still alive.

In buying term insurance you'd do yourself and your family a favor if you make sure that it is guaranteed renewable and convertible. The first word indicates that you will have the option to renew your term insurance without having to go through the fuss of a medical examination. Sometimes, if someone's health changes, the insurance company will not insure him or her on a similar policy unless it has already been agreed that the insurance is renewable. The second word, convertible, means that if you want at a later date, either when the premiums become too expensive or toward the end of the time when you can be insured on a term policy (around 65), you can take out whole life insurance. This would insure you for the rest of your life.

Whole life insurance is also known as straight life or ordinary insurance. It is more expensive than a term life insurance because it involves:

1. life insurance
2. some savings

These policies will cover you up to the age of 95 when, as far as the insurance companies are concerned, you are unlikely to be alive. In whole life insurance, the premiums remain the same. It seems as if it would come out cheaper than the more straightforward term insurance, but this is not the case. When the insurance company eventually pays out, they will be using a large percentage of the money that you've already paid in. The longer you live, the less the insurance pays out of its own money. Remember, life insurance is a way of making a living for a lot of people with the same sort of needs as everyone else.

If you take out a whole life policy, over the period of years it will build up a cash value. You are then allowed to borrow from the cash value of that policy. In other words, you are allowed, if you pay interest, to borrow some of your own money back.

It can also be used at retirement to provide you with a small monthly or annual income. There are several ways that you can use the cash value of the policy at retirement but in all cases you are getting out only what you put in. At its best, whole life insurance provides a lifetime of protection for a lifetime of payments.

Whole life insurance is the main moneymaker for insurance salespeople.

By selling you a whole life insurance, he or she gets maybe a 55% sales commission from your first year's premiums and perhaps another 5% on the next nine years. Part of your payments during 10 years is going to pay the insurance salesperson. The commission on a term insurance is around 40% for the first year only. So you can expect that someone selling insurance would advise you to take some whole life insurance. Wouldn't you if you were selling insurance?

Are there any benefits from buying whole life insurance?

A whole life policy forces you to save. If you find it impossible to save money, this is a way of ensuring that you put some money aside each month for the future. The amount of savings are small and build up very slowly. So, until you are much older you could get more "instant cash" for your family if you died by paying the same premiums on a term insurance. Also, there are other ways of forcing yourself to save: by payroll deductions, Christmas Clubs, etc. It's possible that if you think you can't save, it may be that you don't yet need to, that you get better value from spending your money now, or that you can't save yet because you have so many financial commitments at the present (a young family, a mortgage, etc.) that it is not the best time to start saving.

Far better would be a term payment that protected your family and enabled them, if you died, to make the payments and meet the high expenses. The best advice is to go for protection first and savings later. Protect your family; it's the death benefits, not the savings, that are most important. When you take out a whole life policy you will get a smaller death benefit that in a term insurance for the same amount of payments. By taking out a term insurance at the same cost, you could get 4 times the protection.

Why do you need to be forced to save? As long as a person has some cash and sees the point of saving for the future, it's fairly certain that it will be possible to save voluntarily. The difficulty probably is in keeping your hands off the savings at the first minor emergency or whenever you wish to make a large purchase. Sometimes this might well be justified, such as buying a house that could bring in even more money.

There are ways of keeping your hands off your savings by investing them in a bank term account or a credit union. You gain by keeping your money there for a lengthy period.

It's not easy to win with life insurance. If your family gains money it is because you have died. Otherwise, it's pretty certain that the insurance company will always have the advantage--that's why they're in business!

If you can save regularly yourself--at least the amount that you would have paid out in whole life insurance--and put that money into a savings account, then when you have enough, buy tax exempt local, state or U.S. bonds, your savings will be far larger than those you could have made through an insurance policy.

There are two other frequently mentioned life insurances that the salesperson may try to get you to buy. Each of them stresses the value of the savings. In other words, the emphasis of the protection moves more to you than to your survivors (who are the main purpose of life insurance). These are:

1. limited payment life
2. endowment

They both cover death benefits and savings, but emphasize the savings component. They are both expensive. With the limited payment plan you pay your premiums over a much shorter period than with the basic whole life. Of course, your premiums will much higher. With endowment you are promised a specific amount of money, much larger than you could get with a basic policy. But who do you think pays for that larger sum? You do, with your much larger premium!

Group insurance.

Often you can meet the first essential thing--the disposal of your remains--by belonging to a Union. There is often a sum, about $2,000, which is payable on a member's death as long as he or she has kept up the union dues.

There are further possibilities of wider insurance coverage through union membership, as long as you work a certain number of hours each month in your trade. These benefits would cover much more than immediate death benefits. Also, it is possible that you can obtain group insurance through your employer, a credit union, or a club society you belong to. If you belong to any organization that has funds, ask if they have group insurance. It is always cheaper, and your employer often covers half the cost. One problem of group insurance is that you often lose your coverage if you leave that job.

However, for much of your insurance needs it is likely that you have to do it on your own and go through an insurance agent, either in the agent's office or in your own home.

Things to watch for with insurance salespeople.

People selling insurance are just as likely as you to have dependents of their own, so they want to make the most out of a sale. This means that it is in their interest (but not necessarily yours) to sell you policies that give the highest sales commission.

Sometimes life insurance agents have printed on their card "financial planner." This means that they'll help you plan how to spend your money on insurance, but are very unlikely to advise you to use your money in any other way.

Beware of a sales "pitch" that uses emotional blackmail, such as "your starving children" or "how to influence your spouse and family even after you have passed on." Although talking about your own death is an emotional subject, it is far better to deal with people who can be straight,to-the-point and realistic.

Be suspicious if the salesperson:

1. tries to persuade you to buy a high priced policy so that you'll have money for your retirement
2. urges you to drop a policy that you already have and buy a "better" one.

Ask the insurance agent to give you a clear comparison between different companies. (It's always better to deal with someone who represents several companies.) There is a method for comparing whole life insurance (called a comparison of interest adjusted costs) that the salesperson should be able to show you. Also, you can ask him or her to see how the company which is being recommended to you is rated in a book called Best's Life Insurance Reports. This book rates all the insurance companies from A+ (excellent) through C (fair). If the insurance agent won't show you the rating, change agents. You can also look in the book yourself; it will be in the reference section of your local library.

Once you decide that you need life insurance, remember that the only bargain is one that meets your needs and which you can pay for. In order to be covered you have to fill out an application form--often the insurance agent will write down what you say. The questions are about your age, occupation and details about your health. You may also need a physical examination by a doctor; you pay for that. It's good advice to pay the first premium when you make the application. In this way, if the company accepts you as a reasonable risk, you'll be covered from the date and on the details that you gave when you filled out the form. If your health changes, you'll still be accepted. If you are not accepted, then you'll have your premium returned.

Some people are considered bad risks by insurance companies.
The insurance company would love to keep your payments coming in and not have to pay benefits. If they consider your health is poor or your job or leisure time

activities are too dangerous, they might not insure you. If you are turned down, it's worth trying other companies. There are a few companies that specilize in high-risk people, although the premiums are much higher.

Difficulties in making the payments.

The first guide is take on insurance payments that you know are within your ability to pay. Be careful about being "sold" by an agent. The amount of coverage you get is determined by what you earn and what your dependents would need if you were to die. It should not be determined by an insurance salesperson's "rule of thumb" about how much insurance you should be carrying. An insurance agent will often advise four, five, six or more times your annual income in insurance. You can work out how much coverage you'd like with your family, and then decide how much money you can afford to give in payments.

Some situations may arise when you can't make the payment. What if you were injured at work? Make sure sure that the policy has a disability waiver. This means that if you are unable to return to suitable work because of illness or injury, after six months the insurance company will pay the premiums until you find suitable work.

Summary

The maximum coverage and protection for your family at the lowest payment is term insurance. If you want life insurance combined with savings at a higher cost, then a whole life insurance would be necessary. However, with life insurance the important thing is to insure the life of the person who provides the income. If two people in the family are working and bringing in needed money, then both lives should be insured. The most important guideline to remember about life insurance is that it should provide enough money for the survivors. If the insured person wants to save money there are probably far better ways than by paying whole life insurance premiums.

Self Assessment

LISTED BELOW ARE SEVERAL STATEMENTS. IF THE STATEMENT IS TRUE, PLACE A "T" IN THE BLANK PROVIDED. IF THE STATEMENT IS FALSE, PLACE AN "F" IN THE BLANK.

1. ____ Everybody should have some life insurance.

2. ____ All life insurances should provide money for immediate death expenses.

3. ____ It is important that benefits from a life insurance policy provide enough cash to allow the survivors time to re-adjust without having to completely change their standards of life.

4. ____ It's always best to buy a life insurance policy that forces you to save.

5. ____ The cheapest form of life insurance is called "term."

6. ____ Most unions provide death benefits for their members.

7. ____ Insurance agents can be relied on to give you the best advice.

8. ____ It is best to go for protection first and savings later.

9. ____ Life insurance is first and foremost for the people who survive and not for the person who is insured.

10. ____ It is cheaper to get group insurance,although the benefits payable are less.

11. ____ There is no way of comparing the value of different life insurance policies.

12. ____ It is impossible to get life insurance if your health is poor.

Self Assessment Answers

1. F
2. T
3. T
4. F
5. T
6. T
7. F
8. T
9. T
10. T
11. F
12. F

Assignment

COMPLETE THE FOLLOWING ASSIGNMENT.

Call or visit an insurance agent. Tell him or her you are doing research for a class project. Ask him or her to quote premiums and benefits for a person your age on:

- term insurance
- whole life insurance

Post Assessment

Write the terms that show the difference between term life insurance and whole life. Show what you write to another student. If he or she cannot understand what you've written, try again until it is clear. After you've done that, hand it in to your instructor.

The difference between term and whole life insurance.

Term insurance

*
*
*
*
*
*

Whole life insurance

*
*
*
*
*
*

DAY CARE FOR LATCH KEY CHILDREN

Goal:

The student will learn how to go about finding good, affordable, convenient child care, and know why it's so important for the child and the working parents.

Performance Indicators:

The student will:

1. Show understanding of the reading matter by completing a comprehension test successfully.
2. Arrange a visit to a Child Care facility of his/her own choice, and report impressions back to the group.
3. Write a report about the visit.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Complete the Post Assessment and show it to your Instructor, and arrange a time to present your report to the class.

Information

THE NEED FOR CHILD CARE

For working parents, child care is a necessity. More women than ever are either choosing, or are being forced, to join the job market. Women are about 1/2 of this country's work force, and 18 million of them are mothers with children who need child care.

Single parents need to work--it can be a choice between work and welfare. There's also an increasing number of one-parent families headed by men. The need for child care is enormous--there are millions of children who require regular day care during work hours and school vacations. Working parents need to feel relaxed and confident that their children are happy and being well cared for.

WHAT'S AVAILABLE?

For Infants and Pre-schoolers.

Childminding--by relatives, friends, neighbors. This is probably the most widely used type of care for infants. Your mother, sister, aunt, friend or neighbor will take care of your child in their home.

This is probably the cheapest care, but it can have its drawbacks:

1. With relatives, there could be arguments about the "right" way to look after the kids, or resentments about being taken advantage of, etc.
2. There may not be enough toys or games to keep your child interested for long.
3. Older children may learn little and get bored.

Day care centers--provide a service for large numbers of children.

1. They usually operate from 7 a.m. to 6 p.m., Monday through Friday.
2. They serve hot lunch, snacks and provide beds for naps.
3. They have a full program of care and training and usually health supervision of some kind.
4. Some cities have facilities just for infants.
5. They can be licensed by the state, county or city.
6. Teacher/pupil ratio is good.
7. There are 5 times more centers in urban areas than in rural areas.
8. It's often very difficult to get your child in. Waiting lists can be long, and you just have to wait your turn.
9. Centers can provide good quality care for children, but they tend to be more expensive.
10. One problem might be that they often don't allow flexible hours, so if you have to work overtime, you're in trouble.

Family Day Care--run in private homes, licensed to care for small numbers of children (up to 6), in a wide age group (2 to 14). State requirements vary slightly on minimum number of children.

1. They have the advantage of a "home" atmosphere, and are usually closer to where you live.
2. Cost is cheaper than Day Care Centers--the overhead is lower.
3. Can be especially helpful and flexible in fitting in with your work schedule if you work erratic hours, or have to work overtime.
4. More likely to accept all the children of one family. Who wants to drop off your infant at one place and your preschooler at another, on their way to work in the morning?
5. Infants often prefer family care because it's more homelike.

Group Day Care Homes--are similar to Family Day Care. They offer family-like care in a larger home, take up to 12 children, and are usually staffed by employees, rather than (or as well as) family members.

In-Home Care--Someone will come into your home, while you're working, and act as "a second parent." Expensive and strictly for the "well-heeled" few.

For School Age Children.

After school programs--often provided free. Activities and games are provided, under supervision, at school.

Friends/relatives/neighbors/ baby sitters--you might make arrangements for your child to go to a friend/relative/neighbor's house after school, until you get home from work. You can pay them, or arrange a trade-off. Baby sitters are best found through friends and fellow workers.

Family day care--if you have younger children in family day care, your older child could walk there after school.

1. Can give your older child a chance to play with his/her neighborhood friends and still have access to an adult in a comfortable family home.
2. Will be expensive if you have more than one child in day care.

If you and your school-age child get really organized, you could arrange for after school activities like baseball and football teams, Little League, swimming, classes at your local Parks and Recreation Dept., etc.

Another option is to allow your child to return home to an empty house. This is not to be recommended for various reasons:

1. It's against the law to leave young children alone in a house (usually 10 years and under, but it varies from state to state).
2. Dangers of fire, accident, being locked out in bad weather, etc.
3. Your children may get more independent than you would like, and become difficult to control.
4. They might resent the fact they're left alone (although they might not admit it) and your relationship could deteriorate.

DAY CARE COSTS?

Day care can be expensive! Costs vary a lot from place to place, and it also depends on whether the care is subsidized. Some places charge on a sliding scale, based on parents' income. But, even at $1 per hour (which is low) for a 40-hour week, you're looking at $160 per month, per child, for day care! With more than one child, it's going to be costly. You need to be earning a lot, or really enjoying your work.

To keep one child in day care for one year can cost anywhere between $1,000 and $2,500. To keep one child after school and give him or her summer care, can cost at least $750 per year. One consolation is that child care is tax deductible.

HOW TO FIND SUITABLE CHILD CARE

Work out your priorities. What's most important to you? (1) near your home or work. (2) cost. (3) quality of care.

A few guidelines:

1. Ask fellow workers, friends and neighbors for referrals in your neighborhood.
2. Check in the Yellow Pages under Child Care Services, Day Nurseries, Social Services. Social Services usually has a useful referral service.
3. Call several possiblities and compare what they offer. Use the phone and save yourself time.
4. Visit two or three, to see for yourself, before deciding. If you're already working this may be difficult--maybe during your lunchbreak? If you're preparing to start work, it's worth taking the time now to find the best available child care for your needs. It'll save worry and problems later.

What to look for:

1. During your visit, talk with some of the kids, as well as the care leader.
2. The best day care leaders are kind, responsible, flexible, relaxed, warm, friendly and can handle emergencies without panic. They like children and understand their needs and problems. Watch out for leaders who seem tense, worried, irritable, and avoid them if at all possible.
3. Are the children happy and interested in what they're doing?
4. Is the atmosphere busy, but not chaotic?
5. Are there lots of things for the children to do? (books, games, puzzles, toys, water, sand, blocks dressing up, paints, etc.).
6. Is there somewhere for the children to play outside?

7. Is it clean, neat and decorated with pictures, (especially those done by the children)?
8. What arrangements are there if your child becomes sick?

Deciding

Let the person in charge know what your special needs and problems are. If it's important for you to have a flexible schedule, find out now if it's O.K. Ask questions, but rely on your own intuition and common sense. If you feel comfortable with the people, and you think the other children seem happy and busy, you should be able to leave your child there and feel good about it.

SIGNS TO LOOK FOR IN YOUR CHILD

Once your child has started day care, you can expect a few rough spots but they should settle down soon.

Look Out for Negative Changes.

Is he or she:

1. obviously unhappy about going to day care in the morning, tearful and hostile?
2. miserable and unhappy, with signs of crying, when you arrive after work?
3. always hungry after day care?
4. afraid to go in the door at day care, and wanting to run after you when you leave?
5. awkward, disobedient, aggressive at home or school?

These are signs that something is wrong! If they don't go away, you'll need to investigate and try to discover the problem, or find alternative care.

Look Out for Positive Reactions

Is he or she:

1. pleased to go--looking bright, cheerful, well-fed when you arrive after work?
2. friendly and relaxed with you at home?
3. wanting to tell you about the day's events?
4. relaxed and unworried, without sudden changes of mood and behavior.

Does he or she bring home things made at school e.g., paintings, crafts?

If your child is happy and in good hands--relax, you're fortunate!

SOME BENEFITS FOR THE CHILDREN

Up to now, we've discussed the benefits of child care to the working parent. It can also benefit the child. They will:

1. Learn new social skills--how to listen, talk, be polite, helpful, share, be kind, have good manners, etc.
2. Become less self-centered and more aware of others.
3. Learn how to get along with children of different ages.
4. Learn new physical skills--building, painting, climbing, setting the table, putting things away, singing, getting dressed, etc.
5. Have a chance to explore, experiment, learn by "doing."
6. Become more creative by painting, playing imaginative games, craftwork, telling stories, etc.
7. Develop their language skills by listening and talking, learning rhymes, singing songs, hearing stories, etc.

SOME POSSIBLE PROBLEMS YOU MAY HAVE

Feeling Guilty

Women, in particular might feel angry and resentful, because they have to leave their children and earn a living. However, research shows that "children who attend day care and see their parents in the evening, don't appear to suffer any ill-effects."

Finding Quality Time to Share with Your Children

--Even when you're tired after a hard day's work. It is important to set aside time to give your child love and attention, if you want to avoid problems which could develop. All children need to be able to give and receive love in order to feel secure.

Coping with Your Child's Constant Demands for Attention

At home: wanting to talk non-stop, play, ask for help, ask you to get things, clown around--anything to keep your attention on him or her. If charming means of seeking attention fail, a child may switch to more distrubing methods like whining, teasing, dawdling, spilling milk, drawing on the wall, etc. This sort of behavior may indicate your child is feeling uncertain about your love for him or her. It's demanding and upsetting, but you'll just have to spend time reassuring your child that you do care.

Sharing Household Tasks and Interaction with the Children

And also with your wife or husband.

When both husband and wife are working full time, it's important that each partner has some free time to him or herself. Even though you haven't seen your kids all day, and they will need attention, you still deserve some time for yourself. As a single parent, it's essential for your mental and physical health that you arrange some extra baby sitting, from time to time, so you can have fun and relaxation. If you are happy, you will make a much better parent!

Self Assessment

WRITE YOUR ANSWERS IN THE SPACES PROVIDED.

1. Why is there such a great need for day care today?

2. List 3 different types of day care for infants and preschoolers.

3. Choose one of the above and give a brief description of what it might offer.

4. What are 2 alternatives for after school care for children of school age?

5. Give 2 reasons why it is not a good idea to leave children alone in the house.

6. How would you go about finding good child care? Who might you ask?

7. What sort of person makes the best day care leader?

8. If you were visiting a Child Care Center for the first time, viewing it as a possiblitiy for your child, what 5 questions would you ask the care leader?

9. List 3 signs of behavior change in children that would indicate that they were not happy with their day care arrangement.

10. Describe 2 problems you might have if your child were in day care.

Self Assessment Answers

1. Millions of children need day care--18 million mothers are working. More single parents are having to, and choosing to, work.

2. 3 of the following: Childminding; Day Care Centers; Family Day Care; Group Day Care Homes; In-home care.

3. See in the Information Section.

4. 2 of the following: After School Programs; Friends/relatives/ neighbors/ baby sitters; Family Day Care; Organized after-school activities.

5. 2 of the following: against the law, dangers, children might resent being "left." they might be nervous and afraid, they might become too independent.

6. Ask for referrals from workmates, friends, etc. Use the Yellow Pages.

7. They are kind responsible, warm, friendly, relaxed, flexible. etc. They like children and understand their needs and problems. Quick to react in emergencies.

8. cost, age range of children, flexibility of hours, arrangements for naps and meal times, provisions for children if they are sick, how often do they play outdoors, The possibilities are endless.

9. 3 of the following: tearful, miserable, awkward, disobedient, fearful of going to school, hostile towards their Mom, always hungry after day care, etc.

10. 2 of the following: feeling guilty, finding quality time to share with your child, sharing household tasks with your spouse, coping with child's demands.

Assignment

COMPLETE THE FOLLOWING ASSIGNMENT.

Arrange to visit a local Day Care Center or Family Care Home of your choice. Take a good look around. Watch the kids at play, talk with them and listen to their interactions with each other and the care giver. Do you like the atmosphere? Do you think the environment is bright, and stimulating? Is there a good selection of toys and equipment inside and outside? Would you improve it? If so, how? Report your feelings, impressions and experiences back to the group.

Post Assessment

WRITE A REPORT (AT LEAST HALF A PAGE) ABOUT YOUR VISIT TO THE DAY CARE CENTER OR FAMILY CARE HOME OF YOUR CHOICE.

CHILD ABUSE I--WHAT IS MEANT BY CHILD ABUSE?
WHO ARE THE ABUSERS?

Goal:

The student will explore the nature of child abuse and the conditions that cause it.

Performance Indicators:

The student will:

1. Show understanding of the topic by completing a Self Assessment.
2. See an educational film or hear a speaker on Child Abuse and take part in discussion of the material.
   or
   Take out a book from the local library on Child Abuse and discuss the content.
3. Show understanding of the whole subject by writing a short report of an abusing parent and an abused child.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

WHAT IS CHILD ABUSE?

When we are discussing Child Abuse, "child" means any unmarried person who is under 18 years of age.

Child abuse involves a hurt child in any of these 3 ways:

1. Physical Abuse--is violence directed against a child where there are injuries: bruises, scalds, burns, head or abdominal injuries, broken bones or poisoning.
2. Sexual Abuse--is exposing children to sexual activities
   a. they do not fully understand
   b. they are not in a position to give consent to
   c. that go against normal family behavior.
3. Neglect, which leads to physical or emotional harm. It generally refers to failure of the parent to provide the child with a minimum of food, shelter, clothing, health care, education and loving care.

WHO ARE CHILD ABUSERS?

Statistics of reported child abuse cases show:

71% of children were hurt by their biological parent.
14% " " " " " their step-parent.
1% " " " " " their adoptive parent.
2% " " " " " their foster parent.
1% " " " " " their brother or sister.
4% " " " " " other relatives.
7% " " " " " someone other than family (e.g., baby sitter, friend, neighbor).

1. Child abusers come from ALL WALKS OF LIFE, rich and poor, well-educated and uneducated, from all races and religious backgrounds. They represent all standards of living and all sorts of living conditions, from the very filthy to the very clean.

   There tend to be more reported cases involving parents from poorer families who live in bad housing conditions and where the father or mother is out of work.

2. Most child abusers have SERIOUS EMOTIONAL PROBLEMS, and are often depressed.

3. Child abusers are usually living under a great amount of STRESS.
   The stress may come from:
   a. poor and overcrowded living conditions
   b. unemployment, laid-off, on relief
   c. low income, with little prospects of improvement
   d. marriage problems, divorce
   e. accident, illness or death of a close friend or family member
   f. lack of knowledge of child-care skills
   g. a large, unplanned family
   h. financial problems, serious debts
   i. caring for a handicapped child
   j. being in trouble with the police
   k. excess use of drugs or alcohol
   l. too much pressure or unsatisfactory conditions at work
   m. both parents working full-time
   n. added responsibilities of heading a one-parent family
   o. frequent moves from place to place

   When too many of these stress factors occur together, a CRISIS develops and there's a chance the parent will lose control and take out his or her frustrations on the child. They may be prone to violent outbursts of temper.

4. Child abusers are often ISOLATED.
   In times of crisis they often:
   a. have no one to turn to for help and support
   b. don't know where to get help in their community
   d. don't like to admit they have a problem, seeing it as a sign of failure, and try to struggle on alone

5. Abusive parents PUNISH THEIR CHILDREN HARSHLY.
   They may have rigid, unrealistic expectations of their child's behavior. They often see their child as being deliberately difficult, disobedient and unlovable (whether or not the child really is) and see punishment, physical or emotional, as the only way to change the behavior.

6. Child abusers seem to share a particular type of parent - child relationship.
   THEY EXPECT AND DEMAND A GREAT DEAL FROM THEIR CHILDREN, starting from the time their children are infants. These parents believe that children exist to satisfy the needs of the parents, and that the child's needs are not important. Children who don't satisfy their parents' needs are punished!

WHAT IS THE BACKGROUND OF ABUSING PARENTS?

The background of these parents is very similar in the following ways:

1. Many abusing parents were abused themselves when they were children, and bring up their children in the same way. Many were physically abused (some were not) but they all felt excessive demands and expectations from their parents about their behavior.
2. Abusing parents felt they were constantly criticized by their own parents. As children, they felt unloved, misunderstood and thought whatever they did was wrong. They learned that their own needs were not important.
3. Abusing parents suffer from a lack of "basic mothering" when they were children. They never experienced the quality of love and care needed for normal, healthy development that helps children grow into confident adults, who feel good about themselves. As a result, they haven't learned how to give parental love to their own children, and have great difficulty forming a close bond with them.
4. Abusing parents learned at an early age that they couldn't rely on getting the help and support they needed from their parents. As adults they may be hostile, suspicious and distrustful of other people and don't feel that other adults can help them. Often lonely and isolated, they see themselves as unlovable and inferior.

5. The abuser's spouse usually had a similar background, often to a lesser degree. He or she either openly supports the abusive behavior or unconsciously encourages it. He or she rarely reports the abuse and usually supports the abuser in covering up what happened.

WHAT ARE SOME SIGNS OF CHILD ABUSE?

Although several of the factors listed below may be present when child abuse has occurred, they aren't always. These signs should alert you to the fact that child abuse is a strong possibility and that further investigation is necessary.

Child abuse should be considered when the child:

- bears signs of injury, such as welts, bruises, cuts, burns, fractures, strap marks, swellings, lost teeth, etc.
- has a history of repeated injury, new injuries added to old, and untreated injuries
- has injuries which have obviously not been treated by a physician (e.g., poorly applied bandages)
- has an unexpected physical injury which the parents don't want to discuss
- has injuries the parents claim were self-inflicted (e.g., "He rolled over on his arm and broke it.")
- has injuries the parents blame on somebody else, such as a babysitter or brother or sister (The matter needs to be investigated to find out who is responsible.)
- seems to be lying about the cause of an injury, possibly afraid of the consequences at home if he or she tells the truth
- has injuries which do not receive prompt medical attention
- seems afraid of the parents
- is unusually afraid in general
- is kept confined for long periods of time (e.g., in a crib, playpen)
- appears to be underfed
- is given inappropriate food, drink or medication
- is not dressed appropriately for the weather conditions
- cries often and for long periods
- shows evidence of overall poor care

* is described as "different" or "bad" by the parents
* does seem different in physical or emotional make-up
* takes over the role of parent and tries to be protective or otherwise take care of the parents' needs
* is destructive and aggresive
* is passive and withdrawn

Child abuse should be considered when the parent:

* or parents don't encourage social contacts
* seem to be very much alone and have no one to call on when the stresses of being a parent get to be too much to cope with
* is unable to open up and share problems with an interested listener
* appears to trust nobody
* seems to be emotionally disinterested in the child's problems
* makes no attempt to explain the child's most obvious injuries, or offers "hard-to-believe" explanations
* blames someone else for the child's injury
* shows signs of lack of control, or fear of losing control
* appears to be unaware of the seriousness of the child's condition
* delays taking the child in for medical care, either in case of injury or illness
* appears to be abusing drugs or alcohol
* ignores the child's crying or reacts with extreme impatience
* expects the child to be mature beyond its years, and expects the child to "mother" the parent
* indicates that he or she was neglected or abused as a child, and that he or she grew up under conditions of harsh discipline, and feels it's right to bring up his or her children in the same way

Self Assessment

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

1. Name the 3 types of child abuse.

2. Who are the main child abusers?

3. Do child abusers come from one special type of background or do they come from all types of backgrounds?

4. Name 3 areas of stress that someone who is a child abuser might be under.

5. Do child abusers have high or low expectations of their children?

6. Were child abusers usually abused when they themselves were children?

7. The word "child" in Child Abuse refers to people who are under what age?

8. What type of child abuse would it be if a child had his or her teeth knocked out by a parent?

9. What type of child abuse would it be if the father were sexually interfering with his son or daughter?

10. What type of child abuse would it be if parents left two young children asleep at home, without a babysitter, while they went out to the movies?

Self Assessment Answers

1. a. physical abuse
   b. sexual abuse
   c. neglect
2. parents
3. Child abusers come from ALL types of backgrounds.
4. Any 3 of the following:
   * poor, overcrowded living conditions
   * unemployment, laid off, on relief
   * low income, with little prospects of improvement
   * marriage problems, divorce
   * accident, illness or death of a close friend or family member
   * lack of knowledge of child care skills
   * a large, unplanned family
   * financial problems, serious debts
   * caring for a handicapped child
   * being in trouble with the police
   * excess use of drugs or alcohol
   * too much pressure or unsatisfactory conditions at work
   * both parents doing full-time work
   * added responsibilities of heading a one-parent family
   * frequent moves from place to place
5. high
6. yes
7. People under 18 years of age.
8. physical abuse
9. sexual abuse
10. neglect

Assignment

COMPLETE 1 OF THE FOLLOWING ASSIGNMENTS.

1. Your instructor may have arranged for either a film to be shown or a speaker to talk to your class about Child Abuse. If so, participate in class discussion afterwards.

2. Go to your local library and take out one of the following books. If they're not available, choose any other book about Child Abuse. Read as much as you can and discuss your findings with at least one other member of your class.

Violence Against Children, by D. Gil.

Child Abuse and Neglect: The Family and the Community, by R. E. Helfer and C. H. Kempe.

Helping the Battered Child and His Family, by R. E. Helfer and C. H. Kempe.

Wednesday's Children, by L. Young.

The Developing Child Series--Child Abuse, by R. S. and C. H. Kempe.

A Child is Being Beaten, by N. F. Chase.

INDIVIDUALIZED LEARNING SYSTEMS

Post Assessment

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

1. Write a short profile of an abusing PARENT. (Who are they? What is their background? Some signs that might alert you to suspect they might be abusing their children? etc.) Write at least 1/2 page.

2. What signs in a CHILD might alert you to suspect that the child has been abused? Write about 1/2 page.

CHILD ABUSE II--WHAT TO DO ABOUT IT

Goal:

The student will be able to explain the extent of the problem of Child Abuse, what procedures to follow in reporting a suspected case and what happens to the child and his or her family following a report.

Performance Indicators:

The student will:

1. Show understanding of the reading matter by completing a Self Assessment.
2. Contact the local office of the Children's Services Division and ask questions about current statistics and community support groups for child abusers.
3. Collect information from the local newspaper about cases or articles on child abuse.
4. Write a report comparing his or her findings from the Assignments with the information in this module.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

WHAT TO DO IF YOU SUSPECT CHILD ABUSE

Telephone, or go in person to either the local office of the Children's Services Division, or to your nearest law enforcement agency (City Police, Sheriff's Office, State Police).

What information needs to be reported?

Your report should contain the names and addresses (if known) of the child and parents or anyone else responsible for the child's care, child's age, type and extent of the abuse, including any evidence of previous abuse, explanation given for the injury, and any other information you think would be helpful in discovering the cause of the abuse and identifying the abuser.

Will your report be confidential?

Your name will be kept out of the matter, unless or until the case is taken to court. In which case, you might be called as a witness or the court may order that your name be made public.

Who must report child abuse?

State laws regarding child abuse vary. Many states (29 in all) require BY LAW that anyone who suspects a case of child abuse should report it to the correct agency. All states (except for New Mexico) require BY LAW that any "public or private official" who suspects a case of child abuse should file a report, e.g.:

- Physician.
- Dentist.
- School employee.
- Licensed or registered nurse.
- Peace officer.
- Social worker.
- Clergyman.
- Chiropractor.

- Attorney.
- Psychologist.
- Certified provider of day care, foster care.
- Optometrist.
- Employee of the Department of Human Resources, county health department, community mental health program, county juvenile department, or a licensed child caring agency.

What happens when you report a case of suspected child abuse?

When the Children's Services Division or the law enforcement agency receives a report:

1. They will make immediate contact with the child and his or her family to discover whether abuse has occurred.
2. If abuse is suspected, the child will be taken immediately to a physician for examination before further investigations take place.
3. A complete investigation will include interviewing the parents, the child and any brothers or sisters, neighbors, relatives, school officials, and anyone else who may have knowledge of the child or the parents which would help in understanding the family.
4. The Children's Services Division must provide protective services (e.g., determine whether or not the child can stay in his or her own home, provide counseling to try and correct the problems, or lessen the crisis, and provide such services as day care, homemaker, medical services if necessary and available).

What is the Central Registry?

Twenty-eight states have their own Central Registry. The local Children's Services Division must report all child abuse cases to the Registry.

Information can be made available to physicians, law enforcement agencies and abuse agencies in other states.

When are the police involved in a child abuse investigation?

The police are always notified by the Children's Services Division in cases of suspected child abuse. The police assist Children's Services Division in investigating the complaint and, if necessary, preparing evidence for court.

When is criminal prosecution taken against parents?

Law enforcement agencies must investigate all reported cases of child abuse and submit a report to the District Attorney's Office. The District Attorney decides whether or not criminal proceedings will be taken against the parents.

When is a child placed in foster care?

A child is placed in foster care when it is determined that his or her physical or emotional well-being cannot be protected while remaining at home. Foster care is provided by licensed individual families throughout each state.

When does the Juvenile Court become involved?

The Juvenile Court becomes involved in child abuse cases when it is felt the Court is necessary for the protection of the child. Parents have the right to legal counsel and, if they can't afford an attorney, the Court will provide one. If a child is removed from home against the parents' wishes, the parents have the right to a hearing, which usually takes place within one to three days after the child's removal. When the Court feels that the child needs its protection until the problems are solved, additional hearings are necessary.

What services does the Children's Services Division provide?

Less than 5% of the children referred to C.S.D. must be removed from their homes. The goals of C.S.D. are:

1. To strengthen the family unit.
2. To keep children in their own homes.

Even when foster care is necessary, the aim is on correcting the problem and reuniting the family as soon as possible. This usually takes from 6 months to 1 year.

A social worker is assigned to each family, and will either go to the family's home, or meet with them in the office of the Children's Services Division. They will:

1. Provide counseling on a one-to-one basis.
2. Refer the family to other helpful resources in the community.
3. Provide help in coping with day-to-day problems.

HOW BIG A PROBLEM IS CHILD ABUSE?

Many more instances of child abuse occur than are actually reported, regardless of state laws.

There are very few statistics on Child Abuse and it is widely believed by experts that the number of reported cases represents only the tip of the iceberg.

At present, reported cases of child abuse show that: One child in every 100 in America, per year, is physically abused, sexually molested or severely neglected. About 45% of these cases are of a sexual nature.

One recent report suggests that: One out of every 4 children will be sexually molested before reaching age 15. These figures are alarmingly high, and include an estimated number of cases which are not reported.

Why is Child Abuse so frequently not reported?

There's been a long taboo of silence about child abuse and, in particular, sexual abuse. It's a subject that the general public has regarded with revulsion or disbelief and has made professionals feel very uncomfortable.

Public awareness, interest and concern about child abuse has greatly increased during the last 10 years, which has led to an increase in cases reported by the general public. Still, most people are very reluctant to get involved in what they think of as "a family matter," and prefer to ignore the situation and hope it will go away! CHILD ABUSE RARELY GOES AWAY WITHOUT OUTSIDE HELP.

Incest--Why is there so much family collusion and support to "hush it up"?

Incest deserves a special mention, because its under-reporting is massive. Cases of father-daughter incest account for 3/4 of all incest cases, and is usually non-violent. Incest is usually hidden for years, often with the full knowledge and support of the family, and only comes to light at a later date when the child is adolescent, has left home and seeks professional help because of emotional problems, or becomes pregnant or has venereal disease.

Some reasons for the secrecy may be:

1. Discovery would mean public shame, humiliation, scandal, loss of job, etc.
2. The children involved usually don't know that what's going on is not normal family behavior.
3. Family members want to preserve the family unit at all costs and want to avoid any crisis or disruption.

4. The collusion of the mother in cases of father-daughter incest. In cases of long-standing incest, its rare to find a mother who is not fully aware of what is going on. Often the mother will actually arrange situations that allow privacy between father and daughter. These mothers want to hold on to their man at all costs, and see their daughter as providing a younger, more attractive sexual bond within the family than she can provide. This is particularly true if she is frigid, sexually rejected or having an affair with someone else.

Where can abusers seek help themselves?

As public attitudes become more understanding, the numbers of parents who voluntarily are seeking help is increasing, but is still very small. Since the abused frequently grow up to abuse their own children, early recognition and prompt treatment can help to break the chain for future generations.

If you know of a friend, neighbor, or fellow worker who you suspect might be abusing their children, do encourage them to seek help now. Suggest they look up in the Yellow Pages, under Children's Services and give them a call. Children's Services Division will be very willing to offer help and support and also knows of all the local support groups, which might include a branch of Parents Anonymous.

Parents Anonymous is a support group for parents who abuse their children, or are afraid they might do so.

The outlook is good for those parents who are brave enough to seek help themselves--four out of five of these parents can be helped to stop abusing their children.

INDIVIDUALIZED LEARNING SYSTEMS

Self Assessment

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

1. Who should you contact if you suspect a case of child abuse?

2. Do many states require by law that anyone who suspects a case of child abuse should report it?

3. Are most cases of child abuse actually reported?

4. Are the police always involved in cases of suspected child abuse?

5. Who decides whether or not criminal proceedings will be taken against parents who abuse their children?

6. Are most abused children removed from their homes?

7. If you report a case of suspected child abuse, might you be called as a witness if the case is taken to court?

8. Are cases of incest very much under-reported?

9. Is it true that in most cases of long-standing father and daughter incest, the mother is aware of their sexual involvement?

10. Do many child abusers seek help themselves?

Self Assessment Answers

1. Either the local office of the Children's Services Division or your nearest law enforcement agency (City Police, Sheriff's Office, State Police).

2. Yes

3. No

4. Yes

5. The District Attorney

6. No

7. Yes

8. Yes

9. Yes

10. No

Assignment

COMPLETE THE FOLLOWING ASSIGNMENTS.

1. Call or visit your local office of the Children's Services Division and try to find out the following information:
    a. What are the current figures for child abuse in your town, county or state?
    b. What support groups are available in your community for parents who abuse their children, or are afraid they might do so?

    Share your findings with your class.

2. Read your local newspaper thoroughly for one week and cut out any reports or articles referring to Child Abuse. After reading the reports, give them to your Instructor.

Post Assessment

WRITE A REPORT, ABOUT 1/2 PAGE LONG, ON THE FOLLOWING QUESTION.

How do your findings compare with the information given in this module?

FAMILY CONFLICTS--TEENAGERS

Goal:

The student will be aware of some of the major problems in parent-teenage relationships today, and will learn how to establish a good relationship with either his or her own parents or teenage children, involving good communication, mutual respect and understanding.

Performance Indicators:

The student will:

1. Successfully complete a Self Assessment.
2. Complete 3 Assignments involving:
   *group discussion of the subject matter.

   *assessment of their answers to a personal questionnaire and suggestions for improving their relationship with either their parents or their teenagers.

   *research of agencies and sources of help for teenagers in trouble, within the local community.
3. Complete a Post Assessment.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

Many parents today feel frustrated and helpless in dealing with their teenage children. They feel that times have changed for the worse and that their children are too stubborn, independent and irresponsible for them to handle or understand.

Parents worry about sexual freedom, venereal disease, drug abuse and violence, and are bombarded by the mass-media with propaganda, scare stories and advice on how to raise their adolescent children. It can be a difficult, bewildering and trying time, not only for teenagers, but also for parents.

WHAT'S NORMAL TEENAGE BEHAVIOR?

All teenagers have clashes with their parents. No matter how happy the family relationship, it's quite NORMAL and part of the process of growing into adulthood. It's a time that's characterized by rebellion and domestic explosions. It's a time of great energy, increasing freedom from parental supervision and an eagerness for, and an accessibility to, new ideas, behaviors and relationships.

Teenagers have the potential to be a tremendous constructive or destructive force in society. Parents recognize that teenagers, verging on the attainment of full physical and sexual maturity, are a force that HAS to be dealt with, but all too often they're not sure just how to go about it. They may be either over protective or allow their teenagers too much independence, too soon.

Being a teenager can be a wonderful and exciting time. It can also be a time of great difficulty, frustration, uncertainty and insecurity. Teenagers really need the support and security of their parents, while at the same time they're learning to gradually grow apart from them, become independent and stand on their own two feet. Parents have traditionally felt threatened by their teenagers. Young people suddenly begin to see their parents as narrow and old-fashioned. They are no longer regarded as people who always have the right answers.

Normal teenagers can change their moods quickly and without any apparent reason --happy one minute and depressed the next. As parents, these moods can be hard to live with and difficult to understand.

Most teenagers are often very unsure of themselves, although they do their best to hide the fact, and can be easily confused when making judgements. They want very much to give the outward impression of being adult and sophisticated, so they take great pains to cover up their insecurity and unsureness by a careful act of self-confidence, false knowledge and maturity. This "know it all" approach can be quite infuriating to some parents.

Do parents cause adolescent misery?

No, they don't, but many parents tend, through ignorance, to make the situation worse. On the other hand, many parents help ease it! What distinguishes between the two? It's not love, because most parents love their children and want them to be happy and feel good about themselves. Most parents don't choose to see their kids moping around, irritable, or just downright miserable. It doesn't do much for the family atmosphere! Parents don't usually plan to embarrass or irritate them or repeatedly make them angry.

There is a quality that sets apart the relationship of some parents with their teenage children--GOOD COMMUNICATION. This quality in family life can ease pain, soften hurts and help the growing teenager. Try answering honestly the following questions--it will give you a good idea about the quality of communication you have with your parents. If YOU are the parent of a teenager, look through the questions and try to guess how your son or daughter would answer. How do you think they rate you as a parent? How do you rate yourself? You should find your answers revealing.

YES	NO	
		* Do your parents wait until you are through talking before "having their say"?
		* Do your parents seem to respect your opinion?
		* Do your parents tend to lecture and preach too much?

YES	NO	
		* Do you discuss personal problems with either of your parents?
		* Do your parents talk to you as if you were much younger?
		* Do they show an interest in your interests?
		* Do your parents trust you?
		* Do you find it hard to say what you feel at home?
		* Do your parents have confidence in your abilities?
		* Do you hesitate to disagree with either of your parents?
		* Do they really try to see your side of things?
		* Do you fail to ask your parents for things because you feel they'll deny your requests?
		* Do your parents consider your opinion in making decisions that concern you?
		* Do they try to make you feel better when you're feeling miserable?
		* Do your parents explain their reason for not letting you do something?
		* Do you ask them their reasons for the decisions they make concerning you?
		* Do you help your parents to understand you by telling them how you think and feel?

If teenagers feel their parents lecture them, don't listen to their feelings and point of view, don't make them feel better when they're down, it's no wonder they have little incentive to share their concerns, worries and problems. Teenagers don't like to be told what to do, any more than adults do. Lecturing only puts them immediately on the defensive and turns them OFF!

Many parents make the mistake of trying to "put their teenagers down", by belittling them or laughing at their ideas. Exposing their ignorance and lack of experience is not helpful, particularly in front of their friends.

Teenagers do need to be treated with RESPECT, just as much as their parents do. This doesn't mean they have to be treated as equals, but it makes good sense to give them equal consideration. They'll then feel free and relaxed enough to express their thoughts, exchange ideas, which will lead to greater understanding and mutual respect. It's often hard, but a wise parent will ACCEPT THE TEENAGER FOR WHO HE OR SHE IS, NOT WHO THEY'D LIKE HIM OR HER TO BE.

Wise parents will encourage their children to follow and pursue their talents and interests, which might not necessarily be those that they themselves would choose for their children. Parents who push their children in directions which give them vicarious pleasure are often resented later on. Also, parents who pressure their teenagers to succeed in areas where they failed--social, work, education, etc. are not doing themselves or their children a favor.

HOW CAN PARENTS HELP TO BUILD A GOOD RELATIONSHIP AND IMPROVE COMMUNICATION WITH THEIR TEENAGERS?

Being able to LISTEN.

If there's one complaint teenagers have against their parents above all others, it's that they don't listen, If parents don't listen, their children feel they're not understood and they're likely to "clam up" and become secretive about their problems and feelings. Communication can soon break down. It's very important that teenagers have parents who are "emotionally" available and approachable, to talk things over with.

Showing PRAISE and APPRECIATION.

All children need praise and appreciation--not all the time, but when it's deserved. Advice has it's place, of course, but it needs to be well timed and offered after the effort has been appreciated. Too much advice can sound like nagging; advice given in anger arouses hostility and advice given without respect for the teenager's feelings can damage self-esteem.

Like most adults, teenagers respond to TRUST: If they feel others are relying on them they'll try to make good. Parents should try hard not to lose the trust of their teenagers; once lost, the chance to recover it may never return.

Teenagers are entitled to PRIVACY. It's a mistake for parents to listen in on phone calls, to open mail, to snoop in a diary or eavesdrop conversations. It's always discovered!

Being SUPPORTIVE.

Parents should let their teenagers know that they believe in them and have faith in their ability to make decisions. They don't have to like or agree with everything they do, but it's a good idea to let them know that they'll always be around with emotional or practical support whenever needed. This knowledge can make a teenager feel more secure. If your teenager gets into trouble or makes mistakes, try not to make him or her feel guilty--they'll be suffering anyway. Stand by them and help. Be sure you will be earning their respect.

Being ACCEPTING.

It's a fact that both parents and teenagers can be very judgmental and critical of each other. This can end up being a vicious circle with everyone feeling anger and hostility toward the very people they need and love most.

Typical of this age is "You never _____" or "You always _____." Any parent can fill in the blanks. The teenager cancels out all the ways their parents have tried to be helpful and understanding in a blanket criticism, not only of present, but of past behaviors. (Parents are also sometimes guilty of this.) Parents are not always directly under attack, but can be a convenient escape valve for "letting off steam."

Parents need to "take" a certain amount of rudeness and irritability during the teenage years(stopping short of martyrdom) without doing battle. One of the most difficult problems for most parents of teenagers is coping with the unpleasant behavior which is directed toward them. Teenagers can be very critical of their parents; for parents who may not be feeling good about themselves, this can be very painful indeed. They can feel disliked and even hated. They can also feel a total failure as a parent.

It IS a very normal part of growing up for young people to increasingly question the values, attitudes, behaviors and relationships of their parents. If parents can understand this, they'll be able to "weather" the conflicts and storms without feeling that the criticisms are totally personal. By accepting their teenagers for who they are, most parents will find that eventually they'll have a good relationship with their grown-up children.

Showing POSITIVE FEELINGS.

Teenagers often feel their parents don't like them much, and on the surface it can seem that way. Many parents find teenage behaviors increasingly trying and irritating and there can be a wide gap between what a parent really FEELS and the way in which those feelings are EXPRESSED. Parents who love their teenager very much, may, on a day-to-day basis, criticize, nag, find fault with and "get at" their teenage son or daughter, rarely expressing signs of love or affection.

It's much easier to show negative feelings, especially after the pressures of a hard day's work. If you're tired, it can take a conscious effort to treat your teenager with respect. A good test is to ask yourself, "Am I treating my family members at least as well as I behave toward my co-workers?"

It's a good idea for parents to praise positive qualities and behaviors and to try to bring up any negative problems in as calm and tactful a way as possible, for reasonable discussion to take place. This is often easier to say than to do!

Handling MOODINESS positively.

Parents don't have to and should'nt tolerate ALL the moods and outbursts of their teenagers. There should be clear limits as to what is tolerated in the household. There must be room for parents' moods, feelings and concerns, as well.

Ideally, the home should offer as much of a haven as possible for the teenager to express his or her true and honest feelings, without making everyone else's life a misery. How much parents can handle depends very much on their resilience and flexibility at that particular time, but it's NOT a good idea to let teenage outbursts go too far. Nor is it good for parents to let themselves get out of control and attack their teenager's "tender spots"--their personality, appearance or abilities. If possible, it's wise to confine any comments to present behaviors only.

Working on better COMMUNICATION.

It is the KEY to good relationships between parents and teenagers. It's very important to keep the channels of communication open. Often the direct approach works fine--"Is there something at home that's getting you down?", "Is something the matter?", or "Is there some way I could help you?" If there's a response, it's important for the parent to be attentive and patient, to be a good listener. Maybe some changes could be made to ease the situation. Parents should try to see and feel things from the teenager's viewpoint. Some teenagers won't come out with what's bothering them and complain that it never helps to talk to their parents, it only starts a fight and nothing ever changes. A teenager who's willing to talk things over, at least hasn't given up on his or her parents.

Both parents and teenagers should try to keep communication open and honest.

Parents can help by attempting not to threaten, degrade or judge their son or daughter. It will only encourage lying or secrecy.

There seems to be little doubt that the greater the distance between parents and their teenage children, the more the children will turn to their peers for approval, which can lead to trouble. It's important that parents share some QUALITY time with their teenagers each day, if possible, and should be flexible enough to be able to drop what they're doing if their son or daughter wants to spend some time alone to ask advice, or just chat. Try to create some unhurried, unpressured, agreeable times and situations that encourage communication--(watching or playing sports, working on a hobby, recreational activity, etc.). Great communication happens when parents and their teenagers really get to know each other, love each other, and respect each other.

Gradually allowing teenagers RESPONSIBILITY.

As teenagers grow older, direct guidance and discipline should give way to support and encouragement, interest and concern. Responsibility should gradually be given to, and encouraged, in teenagers, until eventually the teenager has to make his or her own decisions and take the consequences. They'll learn that they can't do their own thing at the expense of everyone else.

Making sure teenagers are well informed about SEX and DRUGS.

Ideally, a child learns as he or she is growing up about matters related to sex and drugs. It should be a gradual process of obtaining information, as queries and questions arise. But, this is not always the case.

Many parents feel embarrassed and ill-informed, and hope that if they don't bring the subjects up, their child won't be interested or concerned with them. They argue that talking about these matters may upset the child, make him or her overly curious, overstimulated or encourage experimentation. The issue is not really one of ignorance vs. information, but one of information given carefully, by responsible sources, as opposed to getting it from poorly informed or irresponsible ones.

Today, when so many bits of information, or misinformation are available through T.V., movies, magazines, books and from peers, it makes good sense to provide teenagers with accurate, honest information to counteract any misunderstood or incorrect knowledge they may pick up.

Adolescence is a time of increased and intense curiosity about sexual matters, and a time when many teenagers today start to show an interest in, and experiment with drugs, at a much younger age than ever before. Wise parents will KEEP THEIR TEENAGERS WELL INFORMED--preferably by themselves, but if that's not possible, by providing them with helpful literature and then being available to answer any questions which might arise.

If parents do feel uneasy or self-conscious about discussing the subjects themselves, there are many excellent leaflets and books available from bookstores or the doctor's office. Too many parents blindly rely on school courses to inform their teenagers about sex and drugs, but it's a mistake to assume that ALL schools do a good job of it. Parents should ask their children what they learned at school and then add their own thoughts or be open to possible discussion.

Teenagers should realize and be sympathetic with their parents if they seem to have a hard time talking openly about sex, because times HAVE changed, and it's possible that when their parents were young, sex was a dirty word and very much "hushed up," or not even mentioned at home. Drugs were less available and drug abuse wasn't such a problem.

For those parents who are afraid and truly concerned that their teenager is experimenting with sexual relationships and drugs and could have a problem, if they can't handle the situation themselves, there are several confidential sources of advice and help within the community. Ask your family doctor for advice. He or she will probably refer you to the best local Social Service Agency in your community for practical help or counseling.

IN CONCLUSION

The goal of all parents should be to have their child grow into an independent adult--one who can support him or herself, establish warm relationships with others and accept him or herself for who he or she is. To achieve this end, wise parents will:

- treat their teenagers with consideration.
- recognize and correct their mistakes.
- encourage them to pursue their own interests and abilities.
- gradually allow them to assume responsibility.

* support them in their steps toward maturity.
* show a genuine interest in their friends and activities.
* be available for open and honest communication.

Let's not forget that parents have ALWAYS had problems with their teenage children, and it's interesting that parents' experiences of being a teenager themselves seems to be of little or no value in trying to understand teenagers today--in particular their own!

The teenagers of today are ALWAYS seen as worse, more degenerate and more destructive, whether or not it's true. It will probably always be the same. Even HESIOD, a writer way back in the 8th century B.C. wrote about teenagers:

> "I see no hope for the future of our people if they are dependent on the frivolous youth of today, for certainly all youth are reckless beyond words. When I was a boy, we were taught to be discreet and respectful of our elders, but the present youth are exceedingly impatient of restraint."

But, to end on a positive note. Today, experts believe that there seems to be more potential than ever before for parents and their teenagers to work together through the somewhat stormy adolescent years toward a close relationship, based on mutual respect and understanding.

Self Assessment

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

1. List 3 possible worries which parents today have about their teenagers.

2. Have teenagers ALWAYS had clashes with their parents, or is this a modern day problem?

3. Why is it important for parents to LISTEN to their teenagers?

4. List 3 ways in which parents can break their teenager's right to privacy.

5. What's the best way for good parents to respond when their teenager makes a mistake or gets into trouble?

6. Which of these statements is the MOST accurate?
    a. Parents are always judgmental and critical of their teenagers.
    b. Teenagers are always judgmental and critical of their parents.
    c. Both parents and teenagers can be judgmental and critical of each other.

7. Is it normal for teenagers to go through phases of moodiness (e.g. feeling high one moment and low the next)?

8. Why do some parents have a hard time discussing matters related to sex and the use and abuse of drugs with their teenagers?

9. Many parents tend to lecture their teenagers. What sort of reponse do they often get?

10. What is the KEY to a good, honest relationship between parents and their teenagers?

Self Assessment Answers

1. Any 3 of the following, or any other worries YOU can think of:
   - sexual freedom
   - venereal disease
   - drug abuse
   - violence

2. Teenagers have ALWAYS had clashes with their parents as part of the normal growing up process.

3. If parents don't listen, their teenagers feel they're not being understood and they're likely to "clam up" and not want to talk about their feelings and problems openly. Communication can soon break down.

4. Any 3 of the following, or any other ways YOU can think of:
   - opening mail
   - listening in on phone calls
   - snooping in a diary
   - eavesdropping on a conversation with a friend

5. By giving help and support, and not trying to make him or her feel guilty.

6. c

7. Yes, it's quite normal.

8. Times have changed and many parents grew up in families where sex was a "dirty" word, and was either "hushed up" or not even mentioned at home. Drugs were less available and drug abuse was not such a problem among teenagers. These parents have not been used to openly discussing these topics, and, not surprisingly, find it difficult.

9. Lecturing often puts teenagers immediately on the defensive and cuts down the chances of good communication.

10. Good communication.

Assignment

COMPLETE THE FOLLOWING ASSIGNMENTS.

1. Choose a partner, or form a small group, and discuss together teenage problems and family relationships from your point of view, whether you are a teenager yourself or a parent. Here are some suggestions for discussion--you could use them to get started:
   * Do you think it's more difficult to be a teenager today than in the past?
   * Are there more pressures, temptations, distractions? If so, what are they?
   * What are your feelings about working teenagers contributing to the family budget?
   * Do you think adolescents "grow up" too soon today?
   * Do you feel teenagers get to know too much about sex too soon?
   * At what age do you think children should know the full facts about sex and drugs.
   * What rights do you think parents should have over their teenagers?

2. Use your own initiative to find out what agencies and sources of help and counseling are available in YOUR community for teenagers who find themselves in trouble (e.g. pregnancy, drug abuse, etc.).

3. Using the short questionnaire in the Information section as a guideline: How do you assess your OWN relationship either with your parents or with your teenager?
   What areas in your relationship do you think could be improved?
   How would you go about trying to improve these areas?

Post Assessment

WRITE AN ANSWER TO THE FOLLOWING QUESTION.

A. N. Neill, the Director of Summerhill, a world-famous school in England, wrote:

> "In the disciplined home, the children have NO rights.
> In the spoiled home, the children have ALL the rights.
> The best home is one in which children and adults have EQUAL rights."

What are YOUR feelings about this statement?

Write at least 1/2 page.

TAKING RESPONSIBILITY FOR THE ELDERLY

Goal:

The student will be able to identify some of the problems and decisions involved in taking responsibility for elderly relatives, and learn how and where to find help from support services within the community.

Performance Indicators:

The student will show understanding of the subject by:

1. Successfully completing a Self Assessment.
2. Researching the services, organizations and financial benefits available to elderly people within his or her own community.
3. Visiting a local nursing home and talking with the staff and elderly people who live there.
4. Completing a Post Assessment, by writing a report about his or her research and visit, then presenting it to the class.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

FACING UP TO THE SITUATION

What do you do when you find yourself faced with the problems and responsibilities of your parents' old age? The problems may be small at first or they may be serious. You may become aware of them gradually or they may happen suddenly and without warning. All kinds of conflicting emotions can occur when you find yourself in a position of taking on such a responsibility--love, guilt, anger, frustration, anguish, sadness, helplessness, confusion.

Would YOU know how to deal with both your parents emotions AND your own? Would you know where and how to find support services within your own community to help you deal best with the situation?

All experts in the area of "The Elderly" give one very important piece of advice for people who have parents who are beginning to show signs of having difficulty living independent lives: PLAN AHEAD AND CONSIDER DIFFERENT WAYS OF DEALING WITH THE PROBLEM BEFORE YOU ARE ACTUALLY FACED WITH IT.

Decisions made hastily and at a point of crisis are NOT always the best. While no one can predict in advance how their parents will get along in old age, if a middle-aged parent needs specialized medical care, that is often an early warning sign to start thinking of what's going to happen in the future. If you do, it's far more likely that you'll make the best decisions for ALL concerned.

Today in U.S. there is a much greater awareness of the needs of the elderly. People are now living longer--today there are 25 million people over age 65 in the U.S.; 9½ million of them are over 75. By the year 2000, experts predict there will be 38 million people over age 65 and the majority of them will be women. Females 65 and over are the fastest-growing segment of the population, and also the poorest.

There are now MORE older people than ever before in our society, due mainly to the high standard of living and health care. All the growing interest in the aged is producing many new resources for families and their older relatives:

- * Federal Government Programs for the aged are growing rapidly (social security, medicare, medicaid, the provision of the Older Americans Act).
- * Local Governments have set up new services for the elderly (housing, health, social educational, transportation services).
- * More physicians are studying the physical health of the elderly.
- * More psychologists and psychiatrists are examining their mental health.
- * Geriatrics--the study of the elderly and their diseases--and
- * Gerontology--the study of the process of growing old--are fairly new areas of research, but as a result, during the past few years much more information and knowledge have been gained about old age.

Not so long ago, most aging parents lived with their children. Some still do--and happily, but attitudes and society have changed. In the past, the family's responsibilities for their older members was almost automatic--it wasn't questioned. The idea of the three-generation family was quite acceptable, all living in the same house. Then, there were very few alternative choices available. Also, not so long ago, there was still a feeling that old age was to be respected. The older person had worked hard to bring up the family, had skills and talents to offer and deserved to be looked after in old age.

Now the young, healthy and independent, are admired much more than the old. We respect future potential more than past performance. To many young people, old age is dreaded and not thought about. The important people in our society are those who are productive. The mobility of the American population makes caring for the old very difficult. Until World War II, most people grew up, got married and settled down in the same community, where it was easy to keep an eye on their aging parents or relatives, who also lived in the same community. Today, in order for young people to find work of their choice, or get promotional opportunities, they often have to move far away from their parents' home, making it very difficult to make long-distance arrangements for the care of their parents.

For both the parent and the son or daughter, the problems of old age can bring about a time of great STRESS AND DISTRESS if the situation isn't thought out carefully and handled well. Dealing with the problems of an older person to whom you feel a certain responsibility can be very difficult, but if you are armed with information, if you can understand the feelings of yourself, your parents and your own family (if you're married), the situation can be better than it might otherwise be.

WHAT ARE SOME OF THE PROBLEMS?

By law, parents are responsible for minor children, while adult children are only responsible for their parents under very special circumstances. But for most people, there is still a feeling of responsibility toward their parents in old age, and most people would feel guilty about abandoning them and offering no help.

Feelings that get in the way.

Feelings surround everything we do--they have to do with guilt as well as love, fear as well as understanding, resentments, hostilities, sibling rivalry, duty, ego trips, the desperate need for approval, a tangle of family relationships and possible conflicts, which often seem to explode just at the time when it would be far more practical and convenient to be understanding and patient. Don't be surprised if you experience some (or many) of these feelings, if and when you are faced with the responsibility of having to cope with problems with your parents (when you get that first emergency phone call from your parent who needs your help).

Changing Situations.

Assume both you and your parents have been leading independent lives--maybe meeting occassionally, but keeping in fairly regular touch by phone, letter or visits. At some point, the situation changes--you sense one parent is getting weaker (your mother can't climb the stairs anymore; your mother lets you know how worried she is about your father's health--he's getting very depressed and almost impossible to live with; your father calls in panic to say your mother has just had stroke and he can't look after the house on his own; your mother, who's been looking after your bed-ridden father, dies suddenly).

These are definite signs that the independence you've been used to for so long and have enjoyed is being seriously threatened. It could come to an end. You'll be called on and possibly feel you have to take the responsibility for making the decisions and actions about what to do next.

What happens? What can you do?

From now on, what happens will depend to a point on factors you may not ever be able to change:

- The financial situation of you and your parents.
- Where you live in relation to where your parents live.
- Where your brothers/sisters live, if you have any.
- The medical/mental condition of your parents.
- Any specialized care they may need.
- What support systems are available in your community.

Among many religious groups, there is a long tradition of the extended family; if you are religious, you'll probably automatically accept your responsibilities If you're not well-off, economics might make it necessary to have your parents live with you. They might be able to look after the young children while you're at work.

EQUALLY IMPORTANT in trying to reach decisions about what's the best thing to do are your ATTITUDES TOWARD YOUR RESPONSIBILITIES and YOUR FAMILY RELATIONSHIPS. If you're lucky enough to have an excellent relationship with your parents you will most likely want to do everything you can to take care of for them. But, don't forget that, if you have a family of your own, any decisions which will involve them should be taken only after family discussion and agreement, if you want to avoid any further stress and possible tensions.

But what if your relationship with your parents is NOT a good one? Maybe your mother is continually criticizing your spouse, or your father openly disagrees with your disciplining of your children. Caring for parents who try to interfere in your own family affairs, who are still critical, and don't treat you in a respectful way, will make it more difficult for you to contribute to their needs. You'll have to get over not only their attitudes but also your resentment of them. If you have lived apart for a long time with little or no communication when a crisis situation does arise, it might be almost impossible for you to enter into the problem situation, make the required decisions and carry them out.

Making Decisions and Coping with Family Tensions.

Making decisions can be at the heart of family disagreements. If you're from a close family, it might be unthinkable to put your parents into a home or institution if they can't take care of themselves. But what if your parent is so sick that to have him or her live with you might mean turning your home into a hospital or sickroom? That's fine if that's what your family really wants. But if they don't, your decision could be inconsiderate and irresponsible from their point of view. What if you don't have enough room in your house or apartment?

What if both you and your spouse are out at work all day? Who's going to be "on hand" for your parent in case of emergencies? You might need to hire a "home helper" while you are at work. Can you afford to? What about your children? Would they have enough freedom to make noise and invite their friends over if you had your parent living with you? Don't expect your spouse to feel duty-bound to take on the responsibility. Everyone, including you and your family has rights.

Before you make any drastic decisions about asking your parent to move in with you, even for a short period of time, DISCUSS the situation with your family AT LENGTH. Work out YOUR PRIORITIES carefully. Listen to the feelings of everyone in your family. Consider all the possible alternatives. Find out about the services available in your community. You'll make the best decision for ALL concerned if you spend the time considering everyone's feelings and exploring all possibilities. If you do, you'll stop worrying about "What is expected of me?" You'll stop tormenting yourself with guilty feelings if you've begun to solve the problem of what is best, not only for the parent, but for everyone.

Sharing the responsibility with other family members.

The responsibility of looking after an elderly parent is, of course, made easier if it's SHARED with your brothers/sisters. If you are on good terms and live in the same area, you could give each other valuable moral and practical support in working out what's best to do. Even a brother or sister who lives far away can be very supportive by:

- Offering constructive support and advice.
- Helping find out information and make arrangements.
- Offering financial support and advice.
- Keeping in touch by regular phone calls.

But, remember that tension, bickering and stress are NOT uncommon in the best of families who are suddenly forced to cope with new situations. Brothers, sisters and close relatives all have their own individual ideas of how things could or should be done. Each family is quite different, made up of different personalities with different feelings and priorities.

In some families, it's taken for granted that the daughter(s) should take care of the elderly parent, while the son(s) provide the moral and financial support. In others, it might be the eldest, the most well-off, the one who's unmarried, or the one who is emotionally "closest" to the parent, who takes on the extra responsibility of care. Sometimes sons or daughters feel so guilty about past feelings or lack of attention or respect to their parent that they feel this might be a way to win back affection from the parent.

Loss of Independence for the Parent.

For many older people, it's painful to realize that they can no longer lead fully independent lives. Some struggle on, trying to ignore their growing ailments and others will go to great lengths to try to hide their problems from their children, for fear of being a burden to them.

Try to find out how your parents HONESTLY feel about their changed circumstances and discuss possible options. Find out what THEY would really like. Some parents do NOT want to live with their children, while others expect to. When you know their feelings and what they would like, you'll be in a position to make a final decision, taking the needs and wishes of EVERYONE concerned into account. Don't rush into a hasty decision!

As your parents get older you'll sense the need for some changes in their lives (your mother is clearly having great difficulty in walking the 4 blocks to the grocery store or your father's eyesight is becoming dangerously unsafe). But, should YOU interfere? Should you make suggestions for revising their life-style or should you wait until THEY decide to do something themselves and ask for your help?

Experts disagree. Some say it's best not to interfere until the situation could be dangerous to their health, even though the signals are quite clear to you. You could make tactful offers of help, but don't be surprised if they're turned down. Don't try to persuade your parents to change their patterns of behavior--they could be a means of survival. If your mother insists on getting down on her hands and knees to scrub the floor, let her get on with it. It's probably doing her good! Start to worry when she doesn't care how her house looks--she'll be losing her interest in life.

Don't try to force your elderly parent to move to a smaller house or apartment (even in your neighborhood) because YOU think it would be so much more practical and convenient. You could be trading one set of problems for another. Most older people do NOT like to leave the home they've lived in for years, surrounded by familiar faces and places. Statistics show that there is a higher mortality rate among older people who are removed from familiar surroundings.

Obviously, there does come a time when the situation might require you to make a critical decision (if your parent has a stroke or other disabling disease, when there is a chronic mental condition or physical handicap that requires specialized care and attention). If there is severe physical or mental deterioration, you will probably have to act, even if there is resistance from your parent, taking into account professional advice from doctors, social workers, etc.

Coping with feelings of guilt.

Guilt is a very REAL feeling to the person who's feeling it. Parents look after us, they grow old, we can feel guilty because we can't or don't want to give them that kind of total care which would meet their needs. Sometimes guilt comes from feelings of not fulfilling our duty, not living up to our parents' expectations of us, or not living up to our own expectations. We can all feel guilty, and sometimes parents have a way of making their children feel even worse ("I can take care of five children, but five children can't take care of one mother"). Some parents know how to lay on the guilt and for the son or daughter it can be a distressing no-win situation.

What you CAN do for your parents and what you would LIKE to do may be two different things, but with good, open communication between your parent and yourself, a solution can be reached which is comfortable for you and acceptable to your parent.

Dealing with the situation.

If you find yourself in a new role in relation to your parents, remember these guidelines:

- Be very cautious about taking away their right to lead their own lives.

- Provide help only if it's asked for or if it's really necessary.
- Don't over-care for your parents and wait on them "hand and foot."
- Don't involve your family in care arrangements they don't want or agree with.
- Try to strike the balance between help and caring.
- Try to be positive, supportive and caring.

Deal with the present situation as thoughtfully and competently as you can under the circumstances. Take one step at a time--don't rush into hasty decisions. Don't over-react, over-anticipate or over-indulge. Get involved to a degree you feel comfortable with; get as much support as you can from your family and services in your community.

Self Assessment

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

1. People are living longer today. Approximately how many people are there in the U.S. over the age of 65?

2. Why do you think people are living longer today?

3. Why did most aging parents live with their children not so long ago?

4. If you have a family of your own and feel that you would like to ask your elderly parent to come and live with you, what should you do BEFORE making any decisions?

5. How could a relative who lives far away help you if you have the main responsibility for caring for your elderly parent?

6. Why can making decisions about helping and caring for older parents often be at the heart of family disagreements and tensions?

7. Why isn't it a good idea to make important decisions about caring for an elderly parent in a hurry or at the point of a crisis?

8. Give 3 reasons why people might feel guilty about their relationships with their elderly parents?

9. Why isn't it a good idea to try to persuade an elderly parent to move to a smaller house or apartment, out of his or her own neighborhood and into yours, even if you think it would be so much more practical and convenient?

10. Under what circumstances might you have to make a critical decision about your elderly parent, even if there's resistance from him or her?

Self Assessment Answers

1. Approximately 25 million.

2. Improved standard of living and health care.

3. * often there was no alternative
   * children felt more responsible for the care of their elderly parents
   * families were not as mobile and usually lived close together
   * old people were "respected" more than they are today

4. Discuss the situation FULLY with everyone concerned. Work out your priorities and consider the feelings of your family carefully.

5. They could:
   * offer constructive support and advice
   * help to find out information and make arrangements
   * offer financial support and advice
   * keep in touch by regular phone calls.

6. Brothers, sisters and close relatives often have very different values and ideas of how things could or should be done, which can, without good communication and patience, lead to tension and disputes.

7. Decisions made hastily, without discussion from everyone involved and without carefully looking into the available options, are NOT usually good ones.

8. Any 3 of the following (They might feel:)
   * they can't live up to the expectations of their parents
   * they aren't living up to their own duty or expectations
   * guilty because what they CAN do in practical terms and what they'd LIKE to do may be two different things

* guilty because they don't feel comfortable about getting involved
* because they possibly don't have a good relationship with their parents, live far away from them and don't communicate.

9. Elderly people DON'T like change in their lives, it makes them feel insecure and nervous. They prefer to be surrounded by familiar faces and places. Statistics show that there is a higher mortality rate among older people who are removed from familiar surroundings.

10. If there is severe mental or physical deterioration in their health.

Assignment

COMPLETE THE FOLLOWING ASSIGNMENTS.

1. Research THOROUGHLY the services, organizations and financial benefits available in your local community for elderly people and their families.

Each community may have different kinds of agencies serving the needs of families and their aging parents, and names may vary slightly in each community, but usually, you'll find private help agencies listed under these titles in your phone book:

In the white pages
Family Service Agency of _____ (name of city or county)
Community Service Society of _____ (name of city or county)
The Salvation Army
The Red Cross
Volunteers of America
Mental Health Association of ____ (name of city or county)
Catholic Charities Family and Community Service
Jewish Family and Community Service of _____ (name of city or county)
Protestant Federation of Welfare Agencies (or other denomination)

In the yellow pages, look under:
Health and Welfare Agencies
Social Service Agencies
Senior Citizens
Nursing Services
Homes for the Aged

If you want information from a government agency, look in the white pages for the name of your city, county, or state government.

These are some typical listings for public agencies:

Department of Social Services
Department of Human Resources
Department of Community Service
Department of Welfare
Agency, Commission or Office on Aging
Department of Health
Department of Housing and Community Development

2. Find out about nursing homes in your area. Call a local nursing home and arrange a visit. Talk with the administrator if you can; prepare list of questions before your visit. What are your impressions? Get a feel for the atmosphere in the home--is it a warm, professional, comfortable, friendly place to live in, staffed by caring, sympathetic, concerned people? Talk to some of the residents and find out their feelings about the home. Find out about costs, health care, services and facilities offered, rules, regulations and restrictions, attitudes, etc.

Post Assessment

Write a report of your research and your visit to the nursing home. You should by now have a very good idea about the services and options available in your own community. Arrange a time with your Instructor to talk to the class and let them know about your findings and your feelings about the subject.

DIVORCE I--THE WHY AND HOW OF DIVORCE

Goal:

The student will learn about the frequent causes of divorce and about problems and issues in reaching an agreement between husband and wife.

Performance Indicators:

The student will:

1. Show understanding of the reading matter by completing a multiple-choice test.
2. Conduct 2 interviews with divorced people.
3. Interview one person whose parents are divorced.
4. Conduct a brief survey on the frequency of exposure to divorce of acquaintances.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. Self Assessment

7. 3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Introduction

HOW LIKELY IS IT TO HAPPEN TO YOU?

Very likely! Within the first ten years of your marriage, there's a 1 in 3 chance that it will end in divorce. Here are a few more statistics to give you the picture:

1. The most recent figures available show 1,666,000 marriages in the U.S.A. ending in divorce, in one year. That's more than any other country in the world.
2. In Los Angeles County alone, some 1,000 divorces are granted each week, almost half involving children under 14.
3. One nationwide survey puts the average U.S. marriage that ends in divorce at lasting only 6½ years.
4. Teenage marriages are twice as likely to fail as marriages in which the partners are over 20.
5. But women who wait until after 30 to marry are 50% more likely to divorce than women who marry in their 20s. (Probably because they are more likely to be able to support themselves, therefore, more likely to end an unhappy marriage.)
6. The Population Reference Bureau, 1980, predicts that of every 100 people now in their 20s who marry:
    38 will get divorced.
    29 of the divorcees will remarry.
    13 of these will get re-divorced.
7. Each year, there are more divorces than new marriages in the U.S., and things are getting worse.
8. A recent survey of family lawyers indicated that the divorce rate could soon creep up to 50%.

WHY DO SO MANY MARRIAGES END IN DIVORCE?

Marriages collapse gradually.

The decision to divorce follows a slow build up of resentment, hostility, misunderstanding and poor communication. There is never ONE single reason for a couple wanting to divorce. There are usually many, which might include:

Poor Communication--Too tired after a hard day's work; too many other distractions (e.g., T.V., ball game, hobbies, separate interests, unsociable working hours, weekend or out-of-town work). Often, in the face of conflict, some people withdraw into silence, instead of discussing what's on their mind (e.g., problems at work or at home). One national survey suggests that the average husband and wife talk alone with each other for only 20 minutes per week!

Affairs--Usually happens when a relationship is already "shaky," and is a good indicator that something is wrong with the marriage.

Money Pressures--44% of American families argue over money; the less money, the more arguments! Families in rental houses, with young children, and where the wife works because she HAS to, argue most. Couples can easily find themselves badly in debt, trying to keep up standards set by their neighbors (buying major appliances, making home improvements and additions, etc.). The threat of unemployment, being laid off, or the insecurity of temporary or seasonal work is likely to put strains on a marriage. Being injured means less money, (in construction there are 15 incidents of injury or illness per 100 workers per year).

Alcohol and Drugs--Excessive use can cause great stress within any relationship.

Sexual Problems--These are often not openly discussed and can cause resentment, anger, guilt and insecurity.

Trouble with In-laws--Can happen when in-laws become too critical and interfere in family matters.

Physical Violence--One out of every 26 wives is beaten by her husband.

Disagreements over Children--Differing views about discipline, behavior, manners, education, etc. can lead to conflict and argument.

Emotional Upsets--These usually arise in response to things that happen in the present, but tap into unresolved problems from the past.

Conflicts over Jobs--Different working hours, inadequate child care, conflicts over what work women and men should, or should not do. Many husbands still have old-fashioned ideas about working women.

WORK AND MARRIAGE

An unhappy work situation can cause problems at home, but these needn't affect the stability of the marriage. Discussion between husband and wife can do much to help ease and suggest possible remedies for the situation. An unhappy marriage, at its worst, can have such a carryover, that even the most pleasant job can turn temporarily sour.

Often as a marriage grows worse, work can be used as an excuse for staying away from home (e.g., taking on extra overtime, week-end work). Soon, more and more time will be spent apart, and the couple may be almost leading separate lives. Eventually, as home tensions mount, they may decide to separate.

DIFFICULTIES IN MAKING THE FINAL DECISION TO DIVORCE

Can the Couple Afford It?

--legal fees, maintaining two households, two rents, electricity, groceries, phone bills, two cars, etc. Is it financially practical?

Fears about Losing Love or Respect.

--of the children, family members, friends, workmates. Men have a great fear about losing their children. (In divorce settlements, Mom gets the kids 9 times out of 10).

Feeling of Failure.

--letting youself and your family down.
--fears of disapproval, guilt, hostility and loneliness.

Religious Pressures.

--are still important to many people, although most religious sects have had to accept divorce as a way of ending unhappy marriages. But, some people still have a deep-down feeling that divorce is a sin.

Divorce Laws.

--vary from state to state, some are tougher than others. Men are more concerned about the law than women.

SEPARATION--AN ALTERNATIVE?

Some couples decide to separate, before deciding to divorce, or instead of getting divorced. Separation means that the couple is still legally married, but they live apart. There are two kinds of separation:

1. Separation agreed on by the couple.
   This chance to "try out" living apart gives some couples the breathing space they need to think clearly, without stresses and pressures from their spouse, and to prove to themselves they're not about to make "a big mistake."
2. Separation ordered by the court--a legal separation.
   Some reasons for this are abandonment, cruelty, excess use of alcohol or drugs, imprisonment.

Separations are popular--6 times more popular with black couples than divorce. When a separation becomes long-term, it's often called, "A poor man's divorce." Couples can't afford the expenses involved. However, 87% of all separations end in divorce.

THE LEGAL SIDE OF DIVORCE--WHAT TO DO?

Finding a Lawyer.

When you disagree about money or the children you'll need the help of a lawyer. When you disagree about who gets what you'll need the help of a lawyer. In fact, in every state of the nation, to get a divorce you'll need a lawyer.

How to find one?

1. Random choice from the Yellow Pages.
   Look under "Attorneys" or "Lawyers" for a large selection. It's hard to choose, so you might prefer to try the second way.
2. Personal Recommendation.
   Ask friends, relatives, fellow workers for a referral. A lawyer specializing in divorce is best.
3. Low Cost Divorce.
   If money is a problem, use the Yellow Pages, and look under Social Services, "Legal Aid," for a referral. In some cases of hardship, free divorce is available.

Before making a final choice, call several lawyers; ask their fees. If they're not helpful, don't hire them. If you're lucky, you might get a general idea.

How Do You Know if He's a Good Lawyer?

"Better to be a rat in the mouth of a cat, than a man in the hands of a lawyer," so says an old Sicilian proverb.

WARNING! When choosing a lawyer BE VERY CAUTIOUS; SHOP AROUND! When you've chosen a lawyer, remember that you're doing the hiring, and if you don't like him or her choose a different one.

A good lawyer should:

1. Listen to what you have to say.
2. Seem interested and sympathetic.
3. Be straightforward about estimated costs.
4. Have an excellent reputation. (This is easier to discover if you've hired the lawyer through personal recommendation.)

A lawyer is not a counselor--and remember you will pay for every minute of his or her time. Some lawyers start the timer as soon as you walk in.

Your first appointment (often free of charge) will be important. You should discuss: The services the lawyer will provide for you and the approximate fee you will pay the lawyer. (Protect yourself! Ask for a written estimate.) Decide whether you like him now. If you don't, find another lawyer. He's going to ask some very personal questions about your marriage, so you must feel comfortable with him. Don't be intimidated by him. Lawyers have so much power only because their clients let them. (Most people going to lawyers are upset and don't feel at their strongest.) A good lawyer's job is to get the best deal for you!

HOW TO HELP YOURSELF

If you're calm enough:

1. Get some books out of the library about divorce. Learn as much as you can. (The more you know, the better you can keep an eye on what your lawyer is or isn't doing.)

2. Talk to lots of other divorced workers, friends.
3. Find out about your wife or husband's lawyer. Is he better than yours?
4. Get as much financial information together as you can about your wife or husband's wages and your own living costs.
5. Ask your lawyer lots of questions, but prepare them before your visit.
6. Call your lawyer regularly--get on his back to keep him moving. (He's probably in no hurry; the longer he takes, the more he's paid. Usually husbands pay for the wife's divorce costs, so the wife's lawyer may be in no hurry.)
7. Be very clear about the terms you want; give it a lot of thought. Take your lawyer's advice and guidance, but don't let him bully you into accepting terms you don't think are fair!
8. Look toward the future--medical, education, training costs for the children.

WHAT TO LOOK FOR IN A GOOD DIVORCE AGREEMENT

1. Adequate child support--in the present and in the future.
2. Alimony--less women receive alimony these days, only one in seven, especially if they work.
3. Who has custody of the children?
4. What are the visitation rights?
5. Insurance--who pays?
6. Legal fees--who pays?
7. Family possessions--how will they be divided?
8. Future disagreements--how will they be dealt with?
9. What will happen in the event of death of the wife or husband?
10. When will alimony and or child support stop?

WHO HAS CUSTODY OF THE CHILDREN

Mom does--9 times out of 10. Traditionally, mothers and children "go together." When Mom has the kids, she often sees her ex as being the lucky partner. She's left with the daily responsibilities of household chores and daycare, as well as doing paid work outside the home. She's doing two jobs at once. He only has to send the monthly check and turn up on visitation days. He has the freedom and she feels tied down.

But for Dad, the sense of loss may be enormous, far worse than anticipated. He has visitation, but no other rights to his children. It's easy for fathers and kids to grow apart, unless the quality of their time together is high. Kids may not want to leave their neighborhood friends, weekend activities, Girl Scouts, etc., at visitation times. It may be difficult for dad to coordinate his work with his kid's schedule--weekend work, overtime, etc.

But growing apart doesn't always happen. Visitation times can give dads and kids the opportunity to share and enjoy experiences together, and to get to know and understand each other even better than when they lived together.

In fact, there is now a noticeable trend toward more and more fathers asking for, and being awarded, custody of their children. Half a million divorced fathers now have custody of their children, and the numbers are growing.

There's a growing awareness that many men are often more competent and sensitive parents than their former wives, and "in the best interest of the child" could well mean Dad getting custody. Some reasons for this are:

1. More men now make enough money to hire household help and pay a babysitter.
2. Fathers are less afraid that child custody will cramp their style.
3. Men are less passive about accepting a style of mothering they don't like. They feel more able to do something about it.
4. With more women demanding equality, why shouldn't men have equality in childrearing?

JOINT CUSTODY--AN ALTERNATIVE?

Joint custody is becoming more popular. (This means that both parents share equal time with their children.) Experts believe it can be the best solution for the children, but only if the circumstances are right.

1. Parents are on good terms.
2. Parents have separate homes large enough for themselves and the children.
3. Parents live in the same neighborhood (children can attend same school, activities, and keep same friends, etc.).

Some advantages are:

1. Neither parent has the sole burden of responsibility.
2. Both parents have time to cope with their changing lives. (One week on--one week off.)
3. The mother has a better chance to build her career, and the father can enlarge his role as parent.
4. Children seem to adapt well, and it gives them some continuity to family life.
5. It reduces stress for the children, and prevents them from being turned into "possessions" which can be lost.

Joint custody can be seen as a positive step, and suggests:

1. More fathers are showing an active concern about their children.
2. Legal recognition that both parents are important.

THE PRICE OF DIVORCE

How much the husband will have to pay in alimony or child support depends on his earnings, his wife's earnings, how long they've been married, and how much they own and owe. The judge will make his decision based on the information supplied by the lawyers. Here's a recent guideline used by a San Francisco judge.

Husband's Monthly Take-home Pay	Wife Only	Wife & 1 Child	Wife & 2 Children	Wife & 3 Children	Child Support Only
$ 800	$325	$400	$425	$450	$100-125
$1000	$400	$500	$550	$600	$100-150
$1400	$550	$700	$800	$850	$125-175

WHEN YOU GET TO COURT

Be prepared--divorce courts are as busy and impersonal as traffic courts! Neither judges nor lawyers appear to take a personal interest in what's going on. You're another statistic--this can be hard to take when you're making such a major decision in your life. Expect this, and you'll be better prepared to deal with the situation. You'll feel a great sense of relief when your divorce is made legal. Now, you can look forward to building a new life.

INDIVIDUALIZED LEARNING SYSTEMS

Self Assessment

UNDERLINE THE CORRECT ANSWER.

1. Today, divorce is:
   a. on the increase
   b. on the decrease
   c. about the same as it was 10 years ago

2. Which of the following has the highest divorce rate in the world.
   a. Sweden
   b. Russia
   c. America

3. Each year in America, there are:
   a. more divorces than marriages
   b. more marriages than divorces
   c. about the same number of marriages as divorces

4. Marriages usually end because of:
   a. one single issue
   b. many unresolved issues
   c. the children

5. Separation usually results in:
   a. the couple getting together again
   b. divorce

6. When seeking a divorce lawyer, it's best to:
   a. ask around for recommendations
   b. take what you find in the Yellow Pages
   c. ask your husband or wife's advice

7. Custody of the children is usually given to the:
   a. father
   b. mother
   c. grandparents

8. __________ are now seeking and being granted child custody.
   a. Fewer fathers
   b. More fathers

9. Joint custody works better if parents:
   a. live in different towns
   b. live in the same neighborhood
   c. live at opposite ends of town

10. A lawyer's advice should be followed:
   a. without question
   b. because he knows best
   c. when you believe it to be right for you

Self Assessment Answers

1. a
2. c
3. a
4. b
5. b
6. a
7. b
8. a
9. b
10. c

Assignment

COMPLETE THE FOLLOWING ASSIGNMENTS.

1. Talk with 2 people (preferably one man and one woman) who have been divorced. Ask them what were the problems they had to face. Share what you find out (without mentioning names) with at least one other person in your class.

2. Do a survey. See how many people in your class and in their families, have been exposed to divorce (e.g., their parents, brothers, sisters, uncles, aunts, self, etc.).

3. Interview one person (could be in your class) whose parents are divorced. Find out how he or she was affected then and how he or she feels about it now.

Post Assessment

WRITE AN ANSWER TO EACH OF THE FOLLOWING.

1. Give 4 reasons why marriages break down.

2. If you were going through divorce, think up 5 questions you'd want to ask your lawyer.

3. How could going through a divorce affect your work?

DIVORCE II--HOW TO COPE AND SURVIVE

Goal:

The student will be able to identify the effects of divorce on adults and children. He or she will learn about the types of problems involved, and how to survive and help co-workers come successfully through divorce.

Performance Indicators:

The student will:

1. Show understanding of the reading matter by completing a multiple-choice test.
2. Interview one divorced mother who has recently rejoined the job market, to discover first-hand how it FEELS, and to discover some of the problems involved and how they were coped with.
3. Participate in a group discussion about the feelings of people experiencing divorce.
4. Find out, by means of a questionnaire, what are class attitudes toward divorce.
5. Demonstrate an understanding of the subject by being able to offer help and advice to a co-worker.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Complete the Post Assessment and show this and report on your completed Assignments to your instructor, before going on to another module.

Information

DIVORCE IS ON THE INCREASE--AND RAPIDLY!

With so many people affected, divorce has become almost commonplace, and because of its frequency, we can sometimes overlook the shattering effects it has on those involved. Next to the death of a loved one, divorce can be the most traumatic experience of a lifetime. Chances are, that if YOU have not been personally involved in a divorce, then you will be working with people who are divorced, are in the process of getting divorced, or who want to get divorced. Divorce can affect attitudes and efficiency at work. If you have an understanding of how a person feels going through a divorce, the causes, complications and frustrations involved, both physical and emotional, you'll know how to be helpful and supportive to your fellow workers, and maybe help yourself if it should happen to you.

SEEKING HELP BEFORE DECIDING TO DIVORCE--MARRIAGE COUNSELING?

Many people are suspicious about seeking help and advice (it's hard for them even to admit they need it), and are wary about people they believe might try to force them to change.

Some people turn to their religious leader or the family doctor with their marriage problems, neither of whom is well-prepared for the job. Others try to get advice from friends and relatives, but usually they can't be detached or objective enough to be very helpful. Marriage Counseling is now readily available--at low cost, by many public and church-related agencies. Look in the Yellow Pages of the phone book under Social Services, Welfare Organizations or Marriage and Family Counselors. You'll soon get a referal to the Agency best for your needs.

Marriage Counseling can be important at crisis points to put a marriage back on even ground, help communication of feelings and difficulties and to improve the relationship. A good marriage counselor will guide a couple into making the right decision for them. The good counselor will not judge, force a couple against their will, or side with one spouse against the other. A counselor should be there to help both partners equally, to listen and encourage open communication. Marriage Counseling is worth considering, if your marriage is in trouble. Don't leave it until it's too late!

HOW DOES IT FEEL TO GO THROUGH A DIVORCE?

It can be a scary time!

Along with the obvious feelings of pain, depression and sadness, are other feelings which are not so obvious, such as:

1. Feeling helpless, fearful, empty, despairing, negative, angry, guilty, restless.
2. Loss of concentration, motivation and energy.
3. A tendency to get tired more quickly, make mistakes and be slower in speech and movement (especially important in a work situation).
4. Changes in appetite, sleep patterns and sexual drive.

It's common to hear people say: "I feel empty inside, as if the bottom has fallen out of my life;" "It was months before I could see my divorce as anything less than a tragedy;" "New problems seem to be looming up all around me" etc. These are all symptoms of separation shock. The longer and more involving the marriage--the greater the severity of the shock--the longer the wound will take to heal.

At work, if you can recognize some of these symptoms, feelings and behaviors in yourself (if you're going through divorce) or in your co-workers, and understand that they are normal, you'll be able to be more understanding and patient. Watch out for changes in mood and behavior--be sensitive and sympathetic. Your co-worker will need and appreciate your support and encouragement, even if he or she doesn't want to talk about the feelings.

SOME PROBLEMS FACING NEWLY DIVORCED MEN

1. Finding an affordable place to live, and dealing with the intricacies of cooking, cleaning, laundry, shopping, etc.

2. Building a single life, while still supporting your ex-wife and children.
3. Trying to keep your marriage split from affecting your job.
4. Not letting the children become strangers.
5. Getting back into the swing of dating.

SOME PROBLEMS FACING NEWLY DIVORCED WOMEN WHO WANT TO FIND PAID WORK

1. Starting a new line of work can be stressful. Women may have little confidence in themselves about rejoining the job market.
2. Finding convenient, adequate child care, or after-school programs, to fit in with their work hours.
3. Coping with two jobs and finding the extra energy. (Working in the home as well as in a paid job.)
4. Managing finances alone--budgeting, doing tax returns, social security benefits, etc.
5. Adjusting to fears of not having a man around (intruders, fire, accident, etc.). Being the protector of the family is a big responsibility.
6. Becoming adept at traditional men's tasks around the house, (putting up shelves, repairing electrical/mechanical things, fixing the car, etc.).
7. Coping with the added responsibility of looking after the children alone. Explaining the split, and handling the relationship with their father.
8. Keeping the ex-husband from "invading" the home, uninvited.
9. Dealing with friend and relatives who are either too helpful or who "don't want to know."

HOW TO COPE AND SURVIVE

Many of the physical and emotional problems make it more difficult for workers going through divorce to perform their jobs at normal efficiency, and with positive attitudes. Some people cope better than others. Some people heal faster than others. But, everyone involved in divorce will need to go through the same 3 stages of recovery: Surviving, healing and growing.

Surviving

- * Recognize your loss as REAL--you'll be "in shock" for a while, and this may be frightening.
- * Don't fight off the pain--it's normal.
- * Remember, you're not alone--many others have been through similar pain.
- * Try to think positively about yourself. Don't punish youself with "if only's" (If only I had or hadn't done this or that, I wouldn't be in this mess now!). You are a good, worthwhile person.
- * Know that you will survive. The healing process has a beginning, middle and end. This is the beginning and you're moving on.
- * Healing has its ups and downs--when this starts to happen, you're on your way up.
- * Try to get enough sleep--your body needs energy to repair.
- * Don't get involved in other people's problems.
- * Get organized--make everything as easy as possible for yourself. The best healing can occur when rest and hard work are combined. Keep busy, but don't overdo it. At work, don't take on extra overtime, unless you can't avoid it. Don't become a workaholic. Don't be tempted to take on a "moonlight" job to keep up with the extra expenses.
- * Put off making important decisions until you feel strong enough--your judgment may be cloudy for a while.
- * Be prepared to ask for help--you'll need a support system. Check the Yellow Pages under Social Services, Welfare Organizations. They're there to help you. Invite a friend to stay overnight, visit a relative, neighbors can be a support too.
- * Accept support and help from co-workers, family, friends. There's no way you can keep your split a secret at work, so be frank about it. You'll get needed support and encouragement and maybe some useful advice.
- * Keep in contact with other people and don't mope or sulk alone, feeling sorry for yourself.
- * Sundays and holidays can be awful--make sure you make arrangements to be with friends, or doing activities that you enjoy.

The Healing Process

Divorce produces similar reactions to those brought about by the death of a loved one--it's the "death of a marriage."

- * Do your mourning now. Don't run away from it, or try to hide the pain. An emotional wound requires as much attention as a physical wound. The sooner you can come to terms with it, the sooner the pain will pass. Crying can be a great release.

* Be gentle with yourself--don't take on unnecessary, new responsibilities. Let your co-workers and your employer know how you're doing.
* Avoid situations where you might over-react.
* Don't blame yourself for any mistakes you think might have caused your divorce.
* Don't get too involved in other relationships yet--give yourself time.
* Don't attempt reconciliation with your ex-wife or ex-husband.
* It's O.K. to feel angry toward your ex-wife or ex-husband. Anger will go away as the hurt heals.
* Eat well and sensibly. Keep off junk foods--maybe add extra vitamins and proteins to your diet.
* Remember, you're vulnerable:
    1. Look after your health--you need a healthy body to heal fast.
    2. Your sales resistance may be low--don't be bullied into buying expensive items you don't need.
* Don't over-indulge! Beware of excess alcohol or drugs. They interfere with the body's natural healing process. Turning to candy and cookies for comfort will put on the inches and cause a large problem.

As healing continues you'll:

1. Think sharper.
2. Improve your concentration.
3. Become more reliable in your judgment.
4. See the world less from your own point of view and become more outward looking.
5. Feel stronger, more independent, more alive.

At work, you'll be returning to your normal level of speed and efficiency.

Growing

This is the final, and most exciting stage of healing--a time to think positive, look ahead, and build a new life.

* You've learned that you can survive: Pain does get less and healing is happening.
* As soon as you can, forgive your ex-wife or ex-husband. When you do this, you're finally free!
* Forgive yourself.
* Look at your divorce in perspective--think positively, and accept that what happened was a natural and healthy decision not a punishment for failure.

- Be open to new places, people, ideas, experiences.
- Invite new people into your life. Now's the time to make new friends, take up new activities, meet people with similar interest. You'll have to make the effort yourself--but it'll be worth it. You'll be feeling less suspicious and threatened by the opposite sex now.
- Don't forget the old interests and activities you let go. Take up the ones you enjoyed most.
- Groups--If you're shy, and don't like making new contacts by yourself, a group may be the answer. Join a group to learn something, share common interests, meet people. There are many groups formed just for the newly single (eg., Parents Without Partners, Singles Dating Club, Over 30s Club, etc.). Look in the Yellow Pages under "Clubs," Fellowships," "Associations."
- Adult Education Classes, classes at the "Y," Keep Fit groups.
- Do something for somebody else--it's the best remedy if you start feeling sorry for yourself. You might tune a friend's car or babysit for a neighbor.

ABOVE ALL--KEEP GOING--KEEP MOVING--TRY SOMETHING NEW--YOU'VE MADE IT!

WHAT ABOUT THE CHILDREN

One of the biggest worries divorced parents have is, "How will it affect the children?" Divorce is usually a major crisis for children. Suddenly one parent is no longer there! The children feel SAD--ANGRY--BEWILDERED! They don't understand why all this is happening--Is it their fault? Many children believe that they are the cause for their parents living apart (e.g., "Daddy went away because I was noisy in the morning, and he couldn't sleep."). If parents can feel guilty, then so can children, and they often do.

They may respond with unfamiliar and outrageous behaviors: tantrums, bad manners, out-of-control, rude, untidy, won't eat, won't go to bed, etc. They may change their mood and become sullen, destructive or withdrawn. They may pretend not to care about the parent who's gone away. They may turn aggressive against the parent they live with. Some changes are to be expected and are quite normal. Children, too, have to go through the same recovery stages as adults.

One expert comments: "Children of divorce are always affected to some degree by the disruption in their lives, and you should expect them to be difficult until YOU start to relax." Often, parents are so preoccupied with their own pain and confusion, that they forget that their children have similar feelings and need help.

HOW CAN YOU HELP?

The more you can help your children now, the sooner they will recover. You'll be helping yourself in the long run. What all children need most at this time is:

1. Love and reasurance.
2. Try to accept their feelings and understand they are normal.
3. Don't blame yourself and feel guilty. Tell yourself, "You did the best for your marriage, and you're doing your best now." If you can't stop feeling guilty inside, don't let your children know--they'll start to believe you.
4. Don't put down your ex in front of the kids. They need to love and feel loved.
5. Be patient, and encourage your kids to talk about their feelings. You'll grow closer.
6. Try to make visitation days as pleasant as possible for your ex and your children--don't try to sabotage their enjoyment.
7. Don't spoil your children because you feel guilty, and you think they are deprived. You won't be doing them a favor or yourself.
8. Try to keep up your regular routine, e.g., same meal times, bed times, etc. They'll feel more secure.
9. Don't play "Poor little Me" with your children by trying to get their pity and support. E.g. "Thank God you're still here, how could I survive without you?" This type of emotional pressure puts a heavy burden on the children.
10. Don't play divorce games at all costs.

"You Spy"--a divorce espionage game, where the children are double agents. Sometimes the cover is polite curiosity, "Did you meet any of your dad's new friends?"

Sometimes, it's asking the kids to be war-zone messengers. "Here's the child support check. Give it to your Mom and tell her I hope she's happy now I don't have enough to live on," or "Tell your father, if he doesn't pay the child support on time, this will be your last visit."

If you put kids in the middle of your battle ground, they will devise their own survival games: e.g., "Gotcha!"

A boy who knows his Mom is proud of a clean house, will let his room become a pigsty. A son will flaunt long hair and bare feet in his conservative father's face. The game is won when the parent pays attention to the child. Children need to feel loved, rather than used. Another common divorce game is, "But Mom/Dad said I could." If your children try to manipulate you ("I don't want to live with you anymore, you don't let me stay up late like Dad does."), they are probably feeling insecure and are desperately seeking re-assurance. Show them love, but don't give in when you think they're playing games. Games will end as soon as parents are aware of their children's real needs, and healthy open communication occurs. DON'T PUT YOUR KIDS IN THE MIDDLE!

HOW DO CHILDREN SEE DIVORCE?

A recent study of a large number of children of various ages, whose parents were divorced, suggests that they seem to see the divorce quite realistically.

They all appeared to be aware of the conflicts, arguments and hostilities going on between their parents, and looked on the divorce split as a necessary and, sometimes, even beneficial fact of life.

They all go through emotional crises, to varying degrees, but are remarkably resilient and adaptable.

They see themselves as "different" from children who live with both parents, but not inferior.

Divorce doesn't affect their friendships.

With older children, sometimes divorce makes them more aware of how important it is to choose a compatible mate. They felt they had to rely on themselves more, and had to "grow up faster."

They don't like being put in the middle of continuing hostility.

Only 20% said they feel they only need one parent now.

EFFECTS OF DIVORCE ON CHILDREN

There's a good deal of evidence to suggest that:

1. Children are resilient. Short of neglect or physical abuse, children can survive any crisis without permanent damage--as they sense continuing love from their parents.
2. Unhappy marriage without divorce can be WORSE than divorce for children. Divorce can actually be a POSITIVE experience, if family life has been unhappy and stressful.
3. A two-parent home is not the ONLY emotional structure within which a child can grow happy and healthy. Although, ideally, there is no better substitute.
4. Parents who take care of themselves, will be best able to take care of, and help their children!

Self Assessment

CIRCLE THE CORRECT ANSWER OR ANSWERS.

1. A good marriage counselor will:
   a. encourage a couple to get divorced.
   b. persuade a couple to stay together.
   c. guide a couple into making the right decision for them.

2. People going through the separation shock of divorce are likely to feel:
   a. angry with their spouse.
   b. guilty about the break up.
   c. excited about the new freedom.
   d. worried about what their co-workers will think.

3. People going through divorce may be less efficient at work because:
   a. they have to do all the housework.
   b. they might make more mistakes.
   c. they get tired quicker.
   d. they bore everyone with stories of their ex-spouse.

4. Some problems facing newly divorced men are:
   a. not letting the children become strangers.
   b. going to the movies alone.
   c. trying to keep their marriage split from affecting their job.
   d. having to eat out all the time.

5. When a woman who's just been divorced re-enters the job market, after being at home looking after the children:
   a. it's a great relief.
   b. it can be a stressful experience.
   c. it gives her a great source of spending money.

6. When you're recovering after the experience of a divorce, it's better:
   a. to stop thinking about yourself.
   b. to think over all the problems and difficulties.
   c. to try and think good thoughts about yourself.

7. All children are
   a. affected to some degree when their parents divorce.
   b. badly affected.
   c. rarely affected.

8. When parents divorce, the children need:
   a. to be taken to the movies every week.
   b. to be shown love and reassurance.
   c. a break from their parents.

9. Unhappy marriage without divorce can be:
   a. better than divorce for children.
   b. worse than divorce for children.

10. Parents who take care of themselves will be __________ to help their children.
   a. less able.
   b. more able.
   c. too busy.

Self Assessment Answers

1. c
2. a, b
3. b, c
4. a, c
5. b
6. c
7. a
8. b
9. b
10. b

Assignment

COMPLETE THE FOLLOWING ASSIGNMENTS.

1. Talk with one mother who had to rejoin the job market because of getting divorced. Ask her how she felt, what were the problems she had to face and how she coped with them. What about her child--how did the child feel? Report your findings back to at least one person in your class.

2. Discuss with two other people, for at least 15 minutes, any of the material in the Information Section. Share any first-hand or observed experiences about how divorced people feel.

3. Ask the following questions of at least 10 people in your class:

   a) Are you in favor of marriage?
   b) Do you agree with people getting divorced?
   c) Do you think people should stick together because of the children?
   d) Do you think mothers should have to work if they're divorced?
   e) Do you think you will ever be involved in a divorce?
   f) Are you sympathetic to newly divorced people?
   g) Did your parents get divorced?
   h) If your marriage was in trouble, would you go to a marriage counselor?
   i) Are you alarmed by the large number of people getting divorced?
   j) Do you think it's too easy to get divorced today?
   k) Do you agree with more fathers having child custody?
   l) Do you feel that most divorced mothers have a hard time?

	a	b	c	d	e	f	g	h	i	j	k	l
YES												
NO												

Discuss your findings with the class. Any conclusions?

Post Assessment

WRITE AT LEAST A HALF-PAGE ANSWER TO THE FOLLOWING QUESTION.

What helpful advice would you be able to give a friend or co-worker, who had just got divorced?

DEATH IN THE FAMILY--MAKING THE FUNERAL ARRANGEMENTS

Goal:

The student will be able to identify the various options, costs and arrangements involved in planning a funeral.

Performance Indicators:

The student will show understanding of the topic by:

1. Completing a Self Assessment successfully.
2. Researching state burial laws.
3. Researching 2 funeral parlors in the community and comparing costs and options.
4. Writing and presenting a report to their class following their personal research.
5. Examining his or her own personal feelings about the topic from working on this module.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

WOULD YOU KNOW WHAT TO DO?

Would you know what to do if you had a death in your family? Would you know where to turn for practical help in making the necessary decisions and arrangements? Did you know that the average cost of a traditional funeral without "frills" in the U.S. is about $1,500.

Do you realize that if, like most people, you're unprepared for the economic facts of death, you could quite easily be pressured into choosing a funeral that is far more elaborate than you need or want, and that is way beyond your financial means?

Some people find themselves in financial difficulties for years because they made hasty and expensive funeral arrangements. A death in the family is not only a severe emotional shock, but it can also be a major expense.

WHAT CAN YOU DO TO KEEP FUNERAL COSTS WITHIN YOUR FAMILY BUDGET?

Many families pay excessive funeral costs because of:

- ignorance
- inexperience
- fear of what the neighbors might think if they don't
- "high pressure" sales in a dishonest funeral parlor
- a wish to honor the dead
- their inability to cope with money matters and bargaining at this time of grief

Death is an area most of us try to avoid until we are faced with having to deal with it. The more informed you are NOW, the more able you'll be to deal realistically with the practical side of such a crisis.

SOME IMPORTANT GUIDELINES TO FOLLOW:

- If no arrangements have been made before the death of your relative, and if you're in a state of shock, ask the help of the most sensible, practical and level-headed person you know--it could be a relative outside the immediate family, a close friend or a fellow worker. Don't ask someone who's also in a bad emotional state.

- Ask this person to help you choose a licensed, reasonably-priced, sympathetic funeral director who'll help, advise and cooperate with YOUR wishes and needs, in arranging a funeral. It's a good idea to get a personal recommendation.
- If you have been expecting a family death (a relative who's been very ill for some time, or someone who's very old), then it's a good idea to visit the funeral director of your choice before, so that you can fully discuss possible costs and options. You'll be able to think things over more clearly when you're not in a state of emotional upset.
- Many states have burial laws which say that "the bodies after death must be buried, cremated, embalmed or placed in a "cooler" within 24 hours." Each state has its own set of laws which come under the Department of Health. The Dept. of Health also inspects funeral homes twice a year to make sure that high standards are maintained. In the case of sudden death or accident, unless the body is embalmed (in which case it could be kept for several months before burial) or placed in a cooler, funeral arrangements have to be made in a hurry to comply with state laws. In financial terms, it's LESS EXPENSIVE THE SOONER the funeral takes place.
- If a member of your family dies away from home or in another country and the body has to be shipped home, find out BOTH rail and air fares for transportation. Railroads require you to buy 2 tickets, whether the body is to be accompanied or not. Find out which way will cost less.
- If the body is to be cremated near the place of death, the ashes, which are in a small container, can be mailed home by parcel post or carried in a suitcase.

- Get some advice from a friend, minister or lawyer BEFORE you give a mortician permission to remove the body. Once a mortician has custody of the body it's going to be more difficult to change to another if you don't like the services or prices offered. Some large hospitals will keep a body for a day or so, allowing you time to make arrangements.
- If your family is going through tough financial times, make it quite clear to the funeral director from the beginning. If the mortician is good, he or she will advise you on different possibilities that are within your price range and won't try to make you feel guilty because you are economizing.
- If the funeral costs have to be financed by borrowing money until an estate is settled, find out how much interest you'll have to pay on the loan.
- If the member of your family who's just died made arrangements for his or her body to be donated for medical purposes (transplants or medical teaching or research), do you know what these arrangements are? (Anyone who's interested in doing this at the time of their death should write to the nearest medical school and ask for details of how to go about it.) This does, of course, reduce costs far below those of traditional funeral procedures.

VISITING THE FUNERAL DIRECTOR

How to decide which options are for you:

- A funeral can be a very important step in coming to terms with the loss of a loved one. If a death occurs in your family, it's important for you and your family, both now and for the future, to feel that you made the right decisions, without pressures, and that the funeral arrangements were carried out to your tastes and to meet your emotional needs. It's too late afterward.

A good funeral director will listen sympathetically to your feelings, suggest possible options within your price range, and won't try to manipulate you into ordering lavish, unnecessary "extras." Be FIRM about what you want.

Don't forget that the funeral director is running a business and people can be easy to manipulate when they are under emotional stress.

What are the options?

Most funeral parlors can provide a wide variety of possible options, ranging from the very simple to the out-and-out extravagant. During your first discussion with the director, he or she should get a good idea about your needs and price range (traditional burial, cremation, simple, elaborate, etc.) and will suggest various package deals to you.

Don't feel you HAVE to take ALL the options in the package of your choice--you don't. What services you don't want should be deducted from the total cost.

Remember to check whether the casket is included in the package--if you choose to have a burial--often they're not, and they can be costly. They can range from between $45 for the simplest wooden one to a $3000-plus model of solid bronze.

Make sure you get a list of ALL the services provided in your package deal and the cost. Go through it item by item to check that you're not ordering anything you don't want.

Cremations

Cremations are MUCH cheaper than a traditional burial. They can eliminate the cost of funeral formalities ranging from hearses to church services. Embalming is not required, nor is cemetery space, which is getting more costly.

You may have the choice of a funeral or memorial service, or just the very simple scattering of the ashes almost anywhere you want. Many people like to do this in a meaningful spot. (A few states don't allow ashes to be scattered--you should check.) Cremation costs can run below $100, if you keep it simple, but depending on state laws, rules, regulations and funeral parlor extras, it could come to a lot more.

Some ways to keep cremation costs down:

* State laws do NOT require a casket for cremation; in fact, some don't allow crematories to insist on them. You don't actually NEED to buy a casket unless you want to.

- Don't feel you have to buy a special urn to put the ashes in. You can provide your own alternative (which might be a container of sentimental value) or you can choose to scatter the ashes from the container given by the crematorium. (You can keep the ashes as long as you like before scattering them.)
- Don't make costly arrangements for the return of the ashes if the cremation took place a long way from home. You can send it by parcel post, or carry it yourself.

Cremations can be kept very simple and still be very meaningful.

The Traditional Burial

The average traditional burial is more expensive and can cost at least $1,500. For this amount, a funeral parlor will probably provide the following basic services:

- removal of the body to the mortuary
- embalming
- dressing
- cosmetology
- 2 limousines
- hearse
- moderately priced casket
- use of private chapel
- funeral service and burial

There are many more options to choose from which will cost extra.

Funeral Benefits

- All people who are receiving Social Security benefits and all those who are fully insured and have worked 18 months out of the past 3 years with Social Security coverage, are entitled to a death benefit of about $415, payable in a lump sum. The cheapest possible funeral can be paid for with about the same amount.
- If the person who has died is a veteran, you can get information about burial benefits for vets from any VA office or veteran's service organization. Benefits can be quite substantial.

Pre-financed funerals

Many people are now deciding, in much the same way as in buying life insurance, making a will or choosing a cemetery lot, that they will pre-plan their funeral arrangements, and avoid unnecessary stress to family members. If you're interested, check with your local funeral directors and find one who will make the arrangements in advance. You can pay now, wait until after death. Make sure that the money is put into a trust which is supervised by the state, and can be taken out any time you decide to cancel the arrangements.

There are also several societies that enable you to buy funeral services in advance and at a great savings. Write for details from over 120 such societies to:

Continental Association of Funeral and Memorial Societies
1828 L Street, N.W.
Washington, D.C. 20036

INDIVIDUALIZED LEARNING SYSTEMS

Self Assessment

ANSWER THE QUESTIONS IN THE SPACE PROVIDED.

1. What's the average cost of a traditional funeral, without "extras" in U.S.?

2. List 3 possible reasons why many families pay excess funeral costs.

3. Is it true that most people don't like to think about death and funeral arrangements until they're forced to?

4. If a death occurred in your family, would it be a good idea to ask someone outside your immediate family to help you with the funeral arrangements? If so, what type of person would you ask?

5. What's the best way to find a good funeral director?

6. Which is cheaper, a traditional burial or a cremation?

7. What is a pre-financed funeral?

8. Is it true that a good funeral parlor can provide services to suit any taste, style and pocket?

9. Do you have to take all the services offered in a funeral "package?"

10. Are families on Social Security allowed funeral benefits? If so, how much approximately?

Self Assessment Answers

1. Approximately $1,500.

2. Any 3 of the following:
    - * ignorance
    - * inexperience
    - * fear of what the neighbors might think
    - * high-pressure sales in an unscrupulous funeral parlor
    - * a wish to honor the dead
    - * inability to cope with financial matters at a time of grief.

3. Yes.

4. Yes. Someone who is sensible, practical and level-headed.

5. By personal recommendation.

6. A cremation.

7. The funeral arrangements are made and sometimes paid for while a person is still alive.

8. Yes.

9. No--those not needed should be deducted from the total cost.

10. Yes. Approximately $415.

Assignment

COMPLETE THE FOLLOWING ASSIGNMENTS.

1. Use your own initiative to find out about the burial laws in your state.

2. Call or visit (you get a better impression if you do actually visit) 2 funeral parlors in your community. It's a good idea to make an appointment before you go.
   * Find out what services and "package" deals they offer, for both burial and cremation and how they compare in cost.
   * Prepare a list of questions before you go, and find out as much as you can while you're there.

Post Assessment

* Following your own visits and research, write a short report to present to your group, which includes your findings and also your own personal impressions.

* What are your own personal feelings about this topic? Have they changed at all since working on this module?

* You might like to lead an open discussion with your group. If so, arrange a time with your Instructor.

HANDICAPS OF FAMILY MEMBERS--PART I--PHYSICAL HANDICAPS

Goal:

The student will be able to identify the rights and benefits available to handicapped people and their families, and will know where and how to go about finding the maximum help available within the local community.

Performance Indicators:

The student will show understanding of the topic by:

1. Successfully completing a Self Assessment.
2. Visiting and researching the local Vocational Rehabilitation center to find out about the services they provide for disabled people.
3. Researching the services, programs, organizations, facilities and support groups available within the local community which help handicapped people.
4. Presenting the findings of the research and visit to the class.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

INTRODUCTION

Physically disabled or handicapped people who were born with a physical impairment OR who have a physical limitation as the result of illness or accident, injury or age, represent the LARGEST, although often hidden, minority group in the world.

In the U.S. alone, one person in every 10 is physically disabled.

Here are some facts about handicapped people in America that might surprise you or confirm what you already suspected:

* One in every 10 persons is handicapped--over 12 million Americans between the ages of 16 and 64 reported that they had permanent disabilities. Of this age group, these figures represent 10% of all men and 8.5% of all women.
* Many Americans have long-term disabilities--over 6 million have been disabled for 5 years or more, while over another 5 million have been disabled for 10 years or more.
* Disabilities tend to INCREASE with age--while 4.5% of the workforce between 16 and 24 years is disabled, 12.7% of the workforce is disabled between the ages of 45 and 54.
* Disabilities which limit work capabilities are MORE prevalent among racial minorities than among whites.
* A higher proportion of disabled people have NEVER worked (as opposed to people in the general population).
  --4% of handicapped men between 18 and 64 have never worked, compared with 2% of the total male population.
  --16% of disabled women between 18 and 64 have never worked, compared with 11% of the total female population.
* Far fewer handicapped people are employed than in the general population.

--Approximately 42% of handicapped adults are employed at present.

--58% of handicapped men, compared with approximately 76% of all men.

--25% of handicapped women, compared with 42% of all women.

* Handicapped workers earn LESS than non-handicapped workers.

Let's look at the word "HANDICAPPED" and see what it actually means: The law identifies a handicapped person as anyone with a physical or mental disability that substantially impairs or restricts one or more of such major life activities as walking, seeing, hearing, speaking, working or learning.

Handicapping conditions include:

- Cancer.
- Cerebral palsy.
- Deafness or hearing impairment.
- Diabetes.
- Epilepsy.
- Heart disease.
- Mental or emotional illness.
- Mental retardation.
- Multiple sclerosis.
- Muscular dystrophy.
- Orthopedic, speech or visual impairment.
- Accidents on or off the job.

Alcoholism and drug addiction are physical or mental impairments that are termed as handicaps IF they limit one or more of life's major activities.

If YOU or your husband or wife unexpectedly became handicapped,
If YOU were the parent or guardian of a disabled child,
If YOU knew a close friend or co-worker who became disabled as a result of accident or injury:

> would YOU know how to cope with all the practical complications involved, the necessary emotional adjustments, finding and asking for help and support services within your community, and finding out about the legal rights and benefits of the handicapped?

If you ever find yourself in the situation of being responsible for the care of a handicapped family member, there's no doubt that you'll need all the help and support you can get. However well a handicapped person is assimilated (accepted) into family life, the fact of his or her disability, especially if it's a serious one, can create physical and emotional strains on all the family members. One very practical way to minimize possible stress is to become WELL INFORMED about all the rights and benefits available to handicapped people; the aids available to make the handicapped person's life easier, more productive and independent, and the various organizations, agencies, and support groups within the local community. Many people who have responsibility for a disabled family member are not aware of how to get help.

WHAT ARE THE RIGHTS OF A HANDICAPPED PERSON?

A physically or mentally disabled person has exactly the same rights as anyone else to:

- Employment.
- Education.
- Health care.
- Senior citizen activities.
- Welfare.
- Social and Rehabilitation Services.
- And any other public or private service that U.S. tax dollars help to support.

If the disabled person is qualified for a job, college, welfare, or other activity or service, the disability DOES NOT count. That's the LAW! Remember: The rights of disabled people are protected by Section 504 of the Rehabilitation Act of 1973--if their employer, school, college, hospital or other service provider receives federal help in terms of money, services or property.

The Right to Employment.

A disabled job applicant or employee should receive exactly the SAME treatment as the non-handicapped applicant or employee. Ability, experience and training should be considered, NOT the disability (unless the disability prevents the applicant or employee from doing an adequate job). An employer who receives federal help is not allowed to discriminate in:

- Recruitment, advertising or processing of applications for employment.

(A handicapped person can't be required to take a medical examination before a job is offered, but an examination might be required after the job is offered, if the examination is required of other applicants. This attempts to prevent discrimination against people with such hidden disabilities as heart disease and epilepsy, that would be revealed in a physical exam. It also prevents employers from requiring an examination for handicapped job applicants only, which was a common practice in the past--then denying them a job because they failed the examination.)

* Hiring, promotion or demotion, transfer, layoff or re-hiring.
* Job assignments or career ladders.
* Leaves of absence, sick leaves, training programs and other fringe benefits.

Once hired, an employer is required to take reasonable steps to accomodate the disabilities of an employee, unless they would cause the employer undue hardship. This could mean:

* Supplying a reader if the employee was blind and the job included paperwork.
* Adequate workspace and good access if the employee uses a wheelchair.
* Minor adjustments in work hours if daily visits to a clinic are necessary.

But, by far the most important influence on the hiring of handicapped workers is the INCENTIVES given by the government in the form of wage subsidies and tax credits to those employers who take on disabled employees. Federal government and its agencies should take affirmative action to employ and promote disabled people. In fact, this does affect about 2 million companies and institutions that employ more than 1/3 of this country's work force.

The Rehabilitation Act of 1973 established rights for disabled workers and also set in motion the legal machinery which enables those UNJUSTLY treated to file official complaints with the Department of Labor, under Section 503, or with the Department of Health, Education and Welfare, under Section 504. (Job discrimination charges have already been filed by disabled workers against such companies as General Motors, R.C.A., U.S. Steel and International Business Machines.)

Employers are slowly beginning to realize that it's to their ADVANTAGE to hire people with disabilities. Surveys done by the U.S. Department of Labor show that disabled workers actually have a BETTER safety record than the average able-bodied worker exposed to the same hazards. Records for attendance, job stability and attitude, as well as performance rate for disabled workers is EXCELLENT.

The Right to Education.

Any disabled young person or adult should have the SAME rights as anyone else to go to college, enroll in a job-training or adult post-high school basic education program. Applications should be considered on the basis of academic and school records ONLY and should NOT be discriminated against because of a disability.

A training program or college should NOT:

* Require a pre-admission test to be taken that doesn't make special provisions for the applicant's disability (e.g., blindness or deafness).
* Limit the number of handicapped students admitted.
* Inquire about any disability before admitting a student, unless the motives are constructive and helpful, and the student wants to volunteer the information.

In order to accomodate disabled students colleges may have to:

* Extend the time allowed for a student to earn a degree or substitute one elective course for another.
* Modify teaching methods and examinations so a handicapped student can fully participate in the program.
* Provide braille books or other aids if they're not available from other sources.

These regulations apply to all public and private educational institutions that receive government health, education and welfare assistance.

The Handicapped Child's Right to Education.

Every state and local school district MUST provide an appropriate elementary and secondary education for every physically and mentally disabled child, no matter which of the following education settings is chosen by the parents and the school district as being the best for the child:

* A regular public school classroom.
* A special education public school program.

- A residential school, if the public school doesn't have a suitable program.
- An appropriate education in a hospital, if the child is receiving long-term care.

The public school district MUST provide an education for each and every handicapped child, REGARDLESS of the severity of the handicap.

The "Education for ALL Handicapped Children Act" gives even more specific protection:

- The school district must develop, with the consent of the parents, an individualized education program for each handicapped child and give the parents IN WRITING:
  1. A statement of learning goals it will try to help the child reach.
  2. A list of special aids which will be provided.
  3. A schedule to periodically review the child's progress and make any necessary revisions in the program.
  4. An explanation of the parents' rights, which includes the right to written notice from the school of any proposed changes in the program.

The Right to Health Care.

Disabled people are entitled to ALL medical services and medically-related instruction available to the general public. Hospitals which are helped by federal funds MUST take steps to accomodate those people with disabilities.

Some examples are:

- Provide adequate access.
- Provide an emergency room interpreter or make other satisfactory provisions for deaf patients.
- Treat the physical injury of someone under the influence of drugs or alcohol.
- Admit disabled people to classes on natural child-birth, anti-smoking or other public service programs.

Medicaid physicians must:

- Have an office which is physically accessible.

- Treat their handicapped patients in hospitals and in their home, or if this is not possible,
- Refer the patient to a physician whose office IS more convenient and accessible, after discussion with the patient.

The Right to Social and Rehabilitation Services.

Handicapped people have the RIGHT to take part in vocational rehabilitation, senior citizen activities, day care (for the disabled child) and any other social service programs offered locally.

They MAY NOT:

- Be denied admission because they're in a wheelchair and need access to classrooms, buses or recreation areas.
- Be excluded from vocational training because they are blind, mentally retarded or paralyzed and may need more training for paid employment than other students with disabilities.

Rehabilitation.

The 1973 Rehabilitation Act is perhaps the greatest legislative breakthrough for people with disabilities ANYWHERE. Offices of Vocational Rehabilitation have been established all over the country to serve all the legitimate needs of clients, but the extent and quality of rehabilitation does vary from state to state.

In some states, rehabilitation centers now offer a range of services and include medical care and physical therapy, social and psychological counseling, aptitude testing and higher education referral. Some offer vocational evaluation and training, the provision of necessary tools, uniforms, equipment or licenses, job placement and follow-up after employment.

The services may even extend to help and counseling for other family members and having considerable modifications made at places of work at NO cost to the employer. A local Office of Vocational Rehabilitation is the best place to get further information about training, education and financing to meet the needs of someone in YOUR family.

Who is eligible for rehabilitation?

Someone must have a physical or mental disability, which is a substantial HANDICAP in finding or keeping employment, or to function as a homemaker; BUT, eligibility has been severely restricted, and people over 55, the institutionalized, the severely disabled, the multi-handicapped and those people with rapidly progressive diseases have been EXCLUDED. So too, have the homebound, except in cases where rehabilitation would free another member of the family for employment.

Despite all the generally good and comprehensive rehabilitation services, the system has been the target for criticism on 2 grounds:

* The bureaucratic administration.
* The tendency toward early placement in employment without due regard for the individual's career potential.

It has been estimated that for every $1,000 invested in rehabilitation, the economy is reimbursed by $9,000. This return is made by taxes paid by the rehabilitated people at work, the elimination of welfare payment and the newly acquired purchasing power of these consumers.

Other Rights.

* The right to be considered for employment or service by federal contractors. Firms doing $2500 business per year with the U.S. Government MUST take affirmative action to hire and promote disabled people. Any disabled person who believes his or her rights have been violated should file a complaint within 120 days of the violation with:

Veterans and Handicapped Division
Office of Federal Contract Appliance Programs
Washington, D.C. 20201

* The right of access to federal and federally-financed buildings. Disabled people SHOULD have access to ALL buildings owned, occupied or financed by the U.S. Government. Any complaints should go to:

Architectural and Transportation Barriers Compliance Board
Washington D.C. 20201

WHAT ARE THE SOCIAL SECURITY BENEFITS AVAILABLE TO DISABLED PEOPLE?

Anyone who has a disability or handicap that keeps him or her from working for one year or more might be eligible for Social Security benefits.

When is someone considered "DISABLED" as far as Social Security is concerned?

Anyone who is a worker or who was handicapped from birth or in childhood is considered disabled if there are physical or mental conditions which:

* Prevent them from doing any "substantial, gainful work."
* Are expected to last, or have lasted, for at least 12 months, or are expected to result in death.

If somone meets these conditions, he or she may be able to get payments, even if an eventual recovery is expected.

If someone close to YOU is disabled or handicapped, make a point of getting the following pamphlets; they're available at your local Social Security Office:

1. Disabled? Find out about Social Security Disability benefits.
   HEW Publication no. (SSA) 76-10068.
2. If You Become Disabled.
   HEW Publication no. (SSA) 77-10029.

They'll provide you with ESSENTIAL information, which is easy to read and understand, and they discuss the following areas and many more:

* Who qualifies for cash benefits?
* How much are the benefits?
* When payments begin.
* When you should go to apply.
* What medical evidence is needed?
* Who makes all the decisions?
* Medicare for disabled people.
* Dependents of disabled workers.

HOW TO FIND HELP FOR HANDICAPPED PEOPLE IN YOUR LOCAL COMMUNITY

Contact your local Direction Service--you'll find the number in the Yellow Pages, under Social Service Organizations. They offer information for handicapped people and their families. They help families in short- and long-term planning, identification of specific needs and they act as a referral agency.

They have information about ALL the support groups, programs, organizations and facilities for the handicapped, not only locally, but in your state and even on a national level. They usually have a library of books which can be borrowed. They also offer free literature about all areas of disabilities.

You'll be learning and finding out more about the services offered in YOUR local community when you do the Assignments.

There are at least 2 ways in which people with a disability can make their lives easier, happier and more productive:

- With the use of suitable aids.
- By their attitude.

Aids.

A wide variety of helpful aids are now available that cover almost every area and activity of daily life, ranging from very expensive equipment to the simple gadgets in mail order catalogs. Aids can save time and conserve energy, increase mobility and extend the ability to communicate.

The relatively new field of bio-medical engineering uses the knowledge gained in space technology and applies it to problems of disability (e.g., a heart pace-maker that has a rechargeable battery which doesn't require surgical replacement, and a wheelchair that moves in response to a voice-activated mini-computer).

Many aids are readily available, standard, inexpensive and easy to use, while some are tailor-made for the individual and obviously cost much more.

Some handicapped people create ingenious ways to solve practical problems and create their own aids. It takes imagination, knowledge and sometimes help from others, but the efforts are always worthwhile. Your local library will have on file, or be able to get for you, copies of the many newsletters and magazines published by disabled people themselves, or by organizations working on their behalf.

You might look in the Yellow Pages of the phone book for the name of the SPECIFIC handicap you are interested in, because they often publish valuable booklets which illustrate aids and tell you how and where to get them.

Remember--whatever aid is used must IMPROVE, not worsen, the disability. Costly investments (car adaptations, ramps, wheelchairs) need more consideration. Shop around and try to get some expert advice from people you know and trust. Try the equipment before you buy, or use it on a trial basis. Some aids can be paid for by the government. Find out by contacting your local Vocational Rehabilitation Center, or your local office of your county Direction Service.

Attitudes.

The extent to which people are handicapped by their disability can depend greatly on their attitude. Surveys have shown that many people with severe limitations don't consider themselves to be particularly handicapped, while others, whose disabilities are relatively minor, think of themselves as severly handicapped. Sometimes, a person's VIEW of his or her disability is MORE handicapping than the disability itself.

If you are close to someone who has a disability, watch out for these common attitudes:

- Some people feel they have to "make up" for being disabled by driving themselves relentlessly, often trying to do far more than they can, and feel angry, bitter and resentful when they fail. They won't accept their limitations and have difficulty in appreciating their abilities and achievements.
- Some people with disabilities avoid others with similar problems, not wanting to be identified as "one of them," and can miss out on valuable communication which could be helpful and stimulating.
- Others choose to remain apart from people without disabilities by choice; they are afraid to integrate and they cling to other disabled people for moral support. They create an unnecessary barrier between themselves and the rest of society.

These attitudes can be self-defeating. It can be difficult for a person with a disability to strike a good balance between being too dependent and too independent. This can be very difficult and trying for relatives and friends who are trying to help.

If you have someone in YOUR family who is handicapped, encourage him or her to let you know about the needs and feelings he or she has. Stresses differ from family to family and depend a lot on the extent of the disability, but a family can deal with all the possible problems and tensions BETTER if they are acknowledged and openly discussed.

Self Assessment

Answer the following questions in the spaces provided.

1. What percentage of Americans is handicapped?

2. List 4 of the RIGHTS of handicapped people.

3. Circle the RIGHT answer:
   Surveys done by the U.S. Department of Labor show that handicapped people's records for safety, attendance, job stability, attitude and performance are:
   excellent good poor very poor

4. Circle the CORRECT answer:
   Is an employer allowed to insist that a medical examination be taken by a disabled job applicant before a job is offered?
   no sometimes yes

5. Underline the CORRECT answer:
   Every state and local school district must:
   a. provide an appropriate education for handicapped children IF there are appropriate facilites available
   b. provide an appropriate education for every handicapped child, regardless of the severity of the handicap
   c. provide an appropriate education for those handicapped children whose handicap is not SO severe that it would prevent them from benefitting from the education

6. List 5 types of services that MAY be offered by Vocational Rehabilitation Centers.

7. For every $1,000 invested in rehabilitation, by how much is the economy reimbursed?

8. List 2 very common attitudes which can be self-defeating for handicapped people.

9. Federally-funded hospitals MUST take steps to accomodate people with disabilities. List 2 of these.

10. List 2 important ways in which you could help if you had a handicapped person in YOUR family.

Self Assessment Answers

1. 10% (or 1 in 10)

2. Any 4 of the following:
   - * employment
   - * education
   - * health care
   - * senior citizen activities
   - * social and rehabilitation services
   - * welfare

3. excellent

4. no

5. Provide an appropriate education for every handicapped child, regardless of the severity of the handicap.

6. Any 5 of the following:
   - * medical care
   - * physical therapy
   - * social and psychological counseling
   - * aptitude testing
   - * higher education referral
   - * vocational evaluation
   - * vocational training
   - * provision of tools, uniforms, equipment, licenses if needed
   - * job placement
   - * after employment follow-up
   - * counseling for family members
   - * having modifications made at the work place, at no cost to the employer

7. $9,000

8. Any 2 of the following:
   * some people feel they have to "make up" for being disabled and drive themselves relentlessly, trying to do more than they can, and end up feeling bitter, angry and resentful
   * some people with disabilities avoid others with similar problems, not wanting to be identified as "one of them"
   * some people cling to others who are handicapped and don't want to integrate into society

9. Any 2 of the following, plus any others you may know about:
   * hospitals must provide easy access
   * provide an emergency room interpreter or make other satisfactory provisions for deaf patients
   * they must treat the physical injury of someone who is under the influence of drugs or alcohol
   * admit disabled people to classes on natual childbirth, anti-smoking clinics or other public service programs

10. You should get very well-informed about the rights, benefits and facilities available to help handicapped people, and try to encourage open and honest communication within the family, so that the handicapped member feels comfortable about letting you know of his or her needs and feelings.

Assignment

COMPLETE THE FOLLOWING ASSIGNMENTS.

1. Contact your local Vocational Rehabilitation center and arrange to make a visit. Talk with the people who work there and find out exactly what services they provide, how many people they help each year, what percentage of people get work after training, the type of work they get, etc. Make a list of questions to ask before you go.

   What impression do you get about their attitude toward the handicapped people they are working with? Is it positive, negative, condescending?

   If you can, talk to as many handicapped people as possible and try to find out about their attitudes toward their lives and their future job prospects. Ask them what sort of work they hope to do.

2. Use your own initiative to find out what programs, organizations, support groups and facilities are available to help handicapped people and their families, within your local community. Call or visit your local Direction Service office. Talk with the people who work there and find out as much information as you can.

Post Assessment

YOU CAN CHOOSE TO DO EITHER OF THE FOLLOWING:

1. Make a written report of your visit to the Vocational Rehabilitation center, and arrange with your Instructor for a convenient time when you can present your findings to the class.

2. Make a written report of your research into help available for handicapped people in your community, and arrange with your Instructor for a convenient time when you can present your findings to the class.

HANDICAPS OF FAMILY MEMBERS--MENTAL HANDICAPS (MENTAL RETARDATION)

Goal:

The student will be able to identify the causes, feelings and problems involved in having a mentally retarded family member and will learn how to cope with the situation and find the best help available in the community.

Performance Indicators:

The student will show understanding of the topic by:

1. Successfully completing a Self Assessment.
2. Researching the services available to mentally retarded people and their families within the local community.

   or

   Visiting a local educational facility for mentally retarded children or adults, or talking with the parents of a mentally retarded child.
3. Completing a Post Assessment which involves a written report about either the research or the visit, presenting the findings to class.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

INTRODUCTION

Mental handicaps fall into 2 distinct areas:

1. Mental illness.
2. Mental retardation.

These two conditions are quite different, although most people aren't clear about what these differences are.

Mental illness-- * which is sometimes referred to as "emotional problems," is often temporary and can strike at any time in your life.
* can be treated and often cured.

Mental retardation-- * is present from birth or early childhood.
* can be helped by medical treatment, special education, training, rehabilitation and proper care, but it cannot be "cured."

People who are mentally retarded are slow and limited in their ability to learn and are generally socially immature. Some are further handicapped by emotional and physical disabilities.

In this module we'll be dealing with the problems of MENTAL RETARDATION only. If you're more interested in mental illness, refer to the module MENTAL HANDICAPS--"MENTAL ILLNESS."

How many mentally retarded people are there in the U.S.?

About 6 million people, or 3% of the population are mentally retarded. Of this 6 million:

5,340,000 are MILDLY retarded with an I.Q. of 52-67.
360,000 are MODERATELY retarded with an I.Q. of 36-51.

210,000 are SEVERELY retarded with an I.Q. of 20-35.
90,000 are PROFOUNDLY retarded with an I.Q. of 0-20.

Usually, those people with an I.Q. over 50 can be educated for a relatively independent life, while those whose intellectual capacity and social maturity class them as "severely" or "profoundly" retarded usually need a more "sheltered" environment.

The more seriously retarded people often have physical as well as mental handicaps, and their retardation is due to biological rather than deprivation causes. However, ALL but a small proportion can gain some degree of independence IF they're given enough help and quality care, encouragement and understanding.

What are some of the CAUSES of retardation?

There are over a hundred causes which are already known to doctors. Some of these are:

- genetic and chemical abnormalities
- injuries at birth
- damage to the central nervous system
- viruses and diseases
- brain injury from an accident in childhood

Premature babies are especially vulnerable, so are babies born to women who are over 35. It's vitally important that retardation is recognized as early as possible so that treatment and proper care can begin at once. Studies show that about 50% of our intellectual development takes place before we're 4 years old, and another 30% between 4 and 8 years.

To a very LARGE extent, our intellectual ability is laid down for us from the time we're conceived through to our early childhood. This is the MOST important period in our lives for LEARNING and if something goes wrong, either through human neglect, an error of nature, or an environment which doesn't provide opportunities for healthy emotional and mental growth, the result can often be RETARDATION.

What "types" of families have retarded children?

Families from ALL walks of life--ALL income levels--ALL social backgrounds have mentally retarded children, but by far the largest number are born to parents who are very POOR.

The type of retardation that's a result of social or cultural deprivation often isn't even detected until the child goes to school. This is called "mild" retardation. When recognized, these children CAN improve their learning and social ability, but achievement often falls off if there isn't regular "follow-up" and encouragement. If these children aren't recognized early as having problems and followed-up, their I.Q. can drop even lower as they grow up. Often these children who have a had a "deprived" background at home fall into a cycle of failure at school, which limits their ability to learn. They can end up as drop-outs at 15 or 16. Then they face the future with no skills and too often a social problem, as well.

Is mental retardation hereditary?

Yes, sometimes, but not always. There can be a deficiency in the genes or chromosomes of the parents which can cause the problem.

Are there any TESTS which can detect retardation?

Yes, there are. Many states require that screening tests be carried out on babies soon after birth to detect any abnormalities which could result in retardation. In these cases treatment can sometimes prevent the retardation from getting any worse.

As the baby grows, even while he or she is still very young, tests can be made and measured for sensory and motor development and perception. Later on, the "Intelligence" or I.Q. tests are given. If the I.Q. test is considered along with other test results, it can be an important factor in determining a child's potential for learning.

According to I.Q. testing, the degree of retardation is measured as follows:

Mild	I.Q. of 52-67.
Moderate	I.Q. of 36-51.
Severe	I.Q. of 20-35.
Profound	I.Q. of less than 20.

If an I.Q. of 100 is considered normal for the average person, then an I.Q. of 40 indicates that the person being tested shows a potential for learning and performance of 40% of normal. Tests can never be totally accurate, but they can be useful for giving a good indication that there's a possibility of retardation if the scores are low. All tests must be given with great care so that a child isn't mistakenly diagnosed as "retarded," when in fact the learning difficulty has to do with problems of deafness, poor eyesight, etc.

What do the different DEGREES of retardation mean?

There are 4 degrees of retardation, which are:

1. MILD --Development is slow. Children can be educated, within limits. Adults, if they have training, can work in competitive employment and can live independent lives.
2. MODERATE--Development is slow, but children can learn to take care of themselves.
3. Severe --Language, speech and motor development are retarded. The person is not completely dependent--often, but not always, physically handicapped.
4. PROFOUND--Need constant care and supervision for survival. Severe difficulties with physical coordination and sensory development. Often physically handicapped.

If you're the parent of a retarded child, or have a mentally retarded member in your family.

Coping as a family: Dealing with and facing up to the reality of the situation can be traumatic! Having a mentally handicapped child can create both emotional and physical strains on everyone in the family--especially the mother, who usually has the major responsibility for care.

If a great deal of physical care is needed, your fatigue can start to affect everyone. Taking the child to the doctor and just dealing with everyday routine can be very time-consuming. Concern for your child's future can be a constant worry.

An obvious strain which affects the whole family can be a financial one. A recent study done in New York of families with handicapped children showed that during the first year of the handicap, more than 1/4 of these families went into debt. All of them found it necessary to cut financial corners--many fathers had to take on second jobs and many mothers gave up their jobs to stay at home to care for their child, a move which wouldn't have been taken had their child been "normal." This was despite the fact that 2/3 of these families were receiving financial help in meeting the cost of the handicap. The study also showed that about 1/3 of the mothers questioned said they experienced serious physical and emotional strain because of all the care their child required.

Probably even more of a strain on family life is the amount of time and energy the child's disability can demand, particularly of the child's mother, who is likely to be with him or her most. A mentally retarded child may take a long time to perform the simplest task, the child who is also physically handicapped may require frequent lifting and attention. Without a lot of patience and moral support from the rest of the family, the situation could be difficult to deal with, even with the best will in the world.

Even though all of the time, care and attention given to a retarded child may seem routine to you as a parent, don't forget that any other children you have may begin to resent what they see as too much attention. Discussing these feelings openly within your family can stop resentments from building up.

It makes good sense to talk about a more equal distribution of the daily chores around the house, trying to involve the whole family in sharing the added responsibilities. Try to adjust your routine so that both you and your spouse get some free time alone and together. This is very important!

Many parents find it very difficult to discipline their retarded child, perhaps because of guilty feelings because his or her life seems to be limited. But, this isn't a realistic approach to prepare your child for the disciplines of life outside the family. Your child will need to have limits set at home, just like any other children you may have. All children need to grow up with respect for parental authority, and making reasonable rules and seeing that they're kept is essential for your child's development.

Don't hide your child away from the world. It's important that your child learns to accept and cope with unavoidable stares and questions as he or she grows up.

Let your child mix with other children as soon as possible. Children are openly curious about anything "different," but are also accepting once the difference has been explained.

Don't do everything for your child, or he or she will never learn to do it alone.

Allow your child to lead as normal a life as possible, encourage him or her to explore, experiment, attempt new tasks with your positive response and praise.

Try very hard to think positively. Concentrate on the things your child CAN do rather than those which he or she can't. No matter what the disability, there'll be some positive aspect to his or her life and personality. Try to encourage every potential. The moment there are signs that the pressures are too great on either parents or on another child it's a good idea to get professional counseling through your doctor or Social Services, Mental Health Division.

How does it FEEL to be told you have a retarded child?
Most parents who have experienced this trauma suffer with very similar feelings and emotions. However minor or severe your child's disability, the EMOTIONAL SHOCK of discovery is quite DEVASTATING. The future can look very bleak, particularly in our society, which places so much importance on physical perfection and mental achievement.

What job, if any, will your child be able to do?
Will he or she ever be independent?
How will he or she respond to teasing from other children?

There is enormous disappointment and worry.

Professionals who deal with parents in this situation believe that there tend to be 3 stages toward emotional acceptance, which are in many ways similar to coming to terms with the loss of a loved one. They are:

1. Emotional shock and confusion (also possible denial) during the early stages.

Many parents just don't *want* to hear what the doctors are telling them, and they *don't*. Many parents say, looking back, that they can't remember a word of what the doctor actually told them, so many parents are ignorant at first of the actual condition of their child, the treatment and possible outcome, which makes them feel even more confused.

Loving parents often feel very GUILTY, which has no basis in reality. What did we do wrong? Are we being punished? Guilt also arises because the parents lack understanding of their child's condition and its cause. When they come to realize that it happened by chance, and they're given realistic guidance and support, their feelings of guilt may be lessened.

2. Hostility toward doctors, relatives, friends and worst of all--toward each other.

Most parents will experience bouts of anger and despair when they're not able to solve their inner anxieties. Struggling with acceptance and the fatigue of daily life can take a toll, and often professional help is needed to help parents express their feelings of love, guilt, anger, and exhaustion and gradually accept the situation.

3. Acceptance and an ability to cope.

This is the time when parents start to be able to look to the future without fear. The expectations they have for their child are modified and they turn their energy toward finding the best care, education and resources available.

Most parents DO cope successfully with their retarded children. It seems that those who cope best don't believe that they are responsible for their child's handicap, are open about their child's disability with each other, with their family, friends and co-workers and with their doctors, and have good family relationships. These parents seem to have attitudes of realistic hopefulness.

Where can you get help?

If you have a mentally retarded child or other member of your family, make a point of finding out about ALL the available sources of help within your local community and in your state. Quality help will not only make your life easier, but also should help to enrich their life and improve their possibilities for the future.

Community services can often ELIMINATE the need for long-term residential care. Services offered DO vary in availability and quality from state to state and community to community and might include:

- early childhood education facilities
- diagnostic and evaluation clinics
- daycare centers
- special tutoring
- quality "special" education
- summer camps and recreational facilities

- training and enrichment programs
- group living in community homes
- sheltered workshops
- employment opportunities
- guardianship arrangements for older retarded people

Also, sheltered homes or part-time residential care can serve a useful purpose in giving temporary relief to parents of a retarded child who lives at home, and parent counseling services can be very helpful, especially during a crisis--when the condition is discovered, at the beginning of school, during adolescence, when the parents are too old to look after their retarded child.

ALL THESE SERVICES OFFER AN ALTERNATIVE TO PUTTING RETARDED PEOPLE IN INSTITUTIONS, or can be used as part of the program of residential facilities. If YOU need help for a family member, details on eligibility requirements and services provided can be obtained by calling your local Social Service Organization dealing with the Mentally Retarded, or by calling your Direction Service who can refer you to all the available resources of help on a national, state, county and local level.

GET INFORMED--THEN YOU'LL BE IN A POSITION TO TAKE ADVANTAGE OF THE BEST RESOURCES FOR THE NEEDS OF YOUR FAMILY MEMBER.

What is residential care like?

More than 175,000 Americans live in residential institutions for retarded people. These institutions vary ENORMOUSLY in the quality of care they give and the services they provide.

At BEST, residential facilities are excellent, offering good programs in special education and training, medical care, therapy and recreation--sometimes along with community activities and services.

At WORST, they can offer little more than the basics necessary for survival, and be overcrowded and uninviting.

The majority of residential care facilities fall somewhere in between the two.

The very best type of residential care proves to be that which most resembles family life--small group units, each with "parents" to look after the residents and professional help as a resource when needed.

In recent years, helped by research and improved training methods it's now accepted that nearly all retarded people who used to be "locked away" as hopeless cases can be TRAINED to care for their own basic needs--feeding themselves, dressing and going to the bathroom. Many people who used to be labeled as "hopeless" can now make home visits and even live in group homes.

If someone in your family needs residential care for a period of time, visit the home or institution beforehand if you possibly can and ask yourself, "Would I like to live here myself?" If you definitely wouldn't, don't be bullied or persuaded by your doctor if you don't feel happy with the situation. Find out if there's an affordable alternative and check it out. Depending on your family member's eligibility for state help plus any medical insurance he or she may have, you'll be in a position to choose.

SSI for Retarded People.

The Supplemental Security Income program (SSI) can provide one avenue of financial help for retarded people. This federal program makes monthly payments in cash to disabled people who don't own much in the way of property (a home doesn't count) or other assests and who don't have much income. A severely retarded person might be eligible for payments. It makes no difference how young a person is--children as well as adults can receive SSI payments as disabled persons.

What are the special needs of retarded people?

Retarded people grow up whether they are cared for at home or live in residential care. They have many of exactly the same needs as all of us, although often to a different degree (that is, growing adolescents need to cut parental ties and this goes for retarded adolescents as well). Community group homes can provide exactly this opportunity, while still offering adequate supervision and protection.

Retarded people need close personal ties, not only within the family, but also outside. They need friends and like to "belong" to a group, for both social and recreational needs. It's also important for retarded adults to have the possibility of a job to go to, and their own money to earn and manage. The community can and does provide these opportunities to varying degrees--at a cost of half a billion dollars to the taxpayer.

What about "special education"?

Classes for retarded children are offered in every state and are growing in number, but many more are desperately needed.

Statistics show that not more than 60% of all retarded children in any state are being provided with special education.
GOOD special education tries to encourage independence and productive living, so that the student can eventually do useful, satisfying work along with preparation for being able to use the public transport system, handle money and get along with other people reasonably well.

Many schools encourage retarded children to integrate with others in the regular school program for such subjects as music, art, physical education and home economics. But being "accepted" by other children means more than just letting them attend the same classes, it means good attitudes and careful planning by school officials and teachers. Schools that are able to provide retarded children with individual programs, allowing them to progress at their own pace, report a high success rate.

What are the chances of rehabilitation?

GOOD rehabilitation programs provide training in job skills, as well as training for independent or semi-independent living. Sometimes, training can be an extension of a special education program which encourages working toward independence. In others, rehabilitation programs enable long-term residents of institutions to move into the community and take jobs.

Cooperation and good coordination between special education, vocational training, rehabilitation, community living homes and employers is ESSENTIAL.

Employers' needs:
* preparation for the kinds of supervision retarded workers require
* patience and understanding

Retarded workers can be reliable, punctual and contented workers, and can be quite happy doing the type of work that has a high turnover rate among more skilled employees. Recently, job placement and success for retarded workers has been VERY ENCOURAGING!

Self Assessment

LISTED BELOW ARE SEVERAL STATEMENTS. IF THE STATEMENT IS TRUE, PLACE A "T" IN THE BLANK PROVIDED. IF THE STATEMENT IS FALSE, PLACE AN "F" IN THE BLANK.

1. ____ Mental illness and mental retardation are very similar conditions.
2. ____ Mental retardation can be helped by medical treatment. special education, training, rehabilitation and good care, but it cannot be "cured."
3. ____ About 60 million people in America are mentally retarded.
4. ____ The majority of mentally retarded people are "severely" retarded.
5. ____ It's important to recognize signs of retardation as early as possible, so that proper care and treatment can begin immediately.
6. ____ Mental retardation is sometimes hereditary.
7. ____ Mildly retarded children often don't have their handicap recognized until they start school.
8. ____ Most parents take the news of their child's retardation with remarkable calm and acceptance.
9. ____ Many parents find it difficult to discipline their retarded child.
10. ____ Residential care for the mentally retarded in America is of very high quality.

11. ____ The best residential care resembles family life--living in small groups, each with a "parent" to look after the residents.

12. ____ The vast majority of residents in institutions for the mentally retarded cannot be trained to care for their own basic needs (e.g., feeding, dressing).

13. ____ Retarded people have basically the same needs as all of us, although often to a different degree.

14. ____ There are enough "special education" classes to meet the needs of retarded people in this country.

15. ____ Retarded workers play an important role by working happily and reliably, doing the types of jobs that have a high turnover rate with more skilled employees.

Self Assessment Answers

1. F
2. T
3. F
4. F
5. T
6. T
7. T
8. F
9. T
10. F
11. T
12. F
13. T
14. F
15. T

Assignment

COMPLETE ONE OF THE FOLLOWING ASSIGNMENTS.

1. Using your own initiative and using the leads given in the Information section, research the services, educational and rehabilitation facilities offered for retarded people and their families within your own local community.
2. Plan to visit your local Social Service organization and gather as much information and literature as you can.
3. Talk with the people who work there and get their feelings about the types and quality of services offered. Are the services adequate? What about people who live way out of town, what happens to them? What percentage of children are taken care of at home? Make up a list of questions you'd be interested in asking before your visit.

or

If you know someone who can introduce you to any one of the following in your community, plan to visit:

* the family of a retarded child who would be willing to share their experiences with you
* a daycare center for retarded children
* a community home
* a rehabilitation center
* a "special" school

Make a list of questions before your visit and talk to as many people as you can while you're there. What are your impressions of the retarded people--do they seem happy and involved? What's your impression of the people who are working with them--are they patient, kind and encouraging?

Post Assessment

Write a written report (at least 1/2 page) about EITHER your research into local services for the mentally retarded or your visit to the mentally retarded center of your choice. Include your own feelings about what you saw, learned and the people you spoke with.

Arrange a convenient time with your Instructor to present your findings to your class.

MENTAL ILLNESS OF FAMILY MEMBERS AND MENTAL ILLNESS AT WORK

Goal:

The student will be able to identify some of the major causes and behaviors of people who have a mental illness, and will learn about the different methods of "treatment" and where someone can get help and information within the local community.

Performance Indicators:

The student will show understanding of the topic by:

1. Successfully completing a Self Assessment.
2. Visiting the local Mental Health Association office and researching the services offered within the community for people who have mental illness.
3. Researching one mental illness of his or her choice, in depth.
4. Finding out about "hospitalization" and a mental health emergency.
5. Making a written report of personal research into the topic and presenting the findings to the class.

Study Guide

In order to finish this module, do the following tasks. · Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

WHAT IS MENTAL ILLNESS?

Mental illness, just like physical illness, can be treated and often cured. Mental illness can affect ANYONE at ANY TIME in their life, although people frequently become mentally ill during times of stress and crisis in their lives, such as:

- * problems, dissatisfactions and conflicts at work.
- * being fired.
- * changing to a new line of work.
- * retirement.
- * death of a spouse.
- * marriage or sex problems.
- * divorce.
- * separation.
- * pregnancy.
- * financial problems.
- * personal injury or illness.
- * getting in trouble with the law.

It's VERY IMPORTANT to be able to recognize the signs and symptoms of mental illness, both in yourself and in those people you live and work with, so that you can help yourself by seeking professional advice and help early, or advise a co-worker, friend or relative to do the same.

Mental illness DOESN'T usually go away by itself--it tends to get worse and worse unless the problems are recognized and some sort of assistance in the form of emotional support or medical treatment is found.

MILD feelings of some sort of mental illness are experienced by everyone at some time or another, but when those feelings become so intense and long-lasting that they affect efficiency at work, or coping with everyday life and inter-personal relationships, it's time to seek help.

The onset of a mental illness, whether it's mild or severe, can frequently be recognized in a CHANGE OF BEHAVIOR--change being the important clue. It could be a change of mood, energy level, efficiency level, motivation, or attitude to work and co-workers. If you begin to be aware that either you or one of your co-workers is starting to behave differently or respond to work or interpersonal relationships in a different, strange or unusual way, be aware that something might be going wrong with their personal lives, and that they are having emotional problems.

WHAT MIGHT INDICATE A MENTAL ILLNESS?

Changes in mood and attitude toward other co-workers.

* Changes in mood could be from very high--feeling lively, active, enthusiastic and outgoing, to very low--feeling gloomy, apathetic, worried and thinking that life really isn't worth living. In serious cases, there could be thoughts (e.g. being careless when working at heights, and hoping the wind will blow hard) or even an attempt at suicide.
* Feeling "depressed" or "low" most of the time, having difficulty making decisions and feeling generally negative about work and life in general.
* Sudden and unexpected outbursts of rage and threatening behavior, often with physical and verbal aggression. These outbursts can come as a "shock" to other co-workers because they don't expect it, because it's not "typical" behavior.
* Looking generally miserable, and over-anxious; mot smiling or joking and not bothering about keeping up appearance anymore.
* Not wanting to join in conversations, not going for a drink after work, etc. A general lack of interest in their co-workers and their social activities.
* Loss of interest in the opposite sex and in sex itself.
* Becoming over-talkative, jumpy, nervous and maybe making nervous gestures--an inability to appear calm and in control and look someone straight in the eye.

Not WORKING as efficiently as usual.

* Having low energy, feeling constantly "exhausted", without any apparent reason, or because of difficulty getting to sleep. Some people have such a bad problem getting to sleep because they're so tense that they resort to a 6-pack, or smoke "pot", which makes them feel "slow" in the morning.
* Working slowly and being easily distracted by unimportant or irrelevant things going on outside the workplace. Concentration and motivation is low. It's

hard to "get going," and easy to make mistakes.

- Showing little interest or enthusiasm for the job and being generally non-cooperative.
- Having obsessional rituals and habits which are time-consuming, irritating to others and inefficient (e.g. repeating the same action over and over again, or having doubts whether or not a job has really been completed, and returning again and again to check.
- Having pre-occupations which take one's mind off what they're doing and in some situations putting themselves and their co-workers in danger.
- Being over-critical of other co-workers and having "blown-up" ideas about their own sense of importance. Blaming others for their own mistakes, lying excessively and mistrusting the motives of other co-workers.
- Believing that they're the victim of "someone's" persecutions and being very much over-sensitive to criticism; over-envious or jealous of the people they work with.
- Having very unusual or "bizarre" ideas which they take seriously.
- Having unusual fears of people or objects, for no apparent reason.

Having pre-occupations with illnesses--which might be real or imaginary.

- Constantly complaining and letting everybody else know about their physical complaints (e.g. severe headaches, stomach aches, etc. Being somewhat "hypochondriac.")
- Loss of weight, loss of appetite and a lack of enthusiasm for food, when they usually eat like a horse.
- Sometimes mental illness can actually cause such physical disorders as high blood pressure, ulcers, asthma or hives (a skin problem).

Being over-dependent on drugs or alcohol.

- Secretly drinking on the job or during the lunch break. Often neglecting to keep up a good diet and choosing to drink rather than eat at lunchtime.
- Turning up late for work with drink on his or her breath.
- Working slowly and unsteadily and possibly being "out of touch" with the job at hand, possibly endangering his or her life and those of co-workers (e.g. operating heavy equipment or machinery).
- Appearing over-relaxed, "glazed", and slow in reactions. Not taking the job seriously enough.

Behaving strangely and being passively aggressive.

* Refusing to be "open" about grievances, not having the ability to express their feelings in a direct way.
* Being deliberately late, inefficient or stubborn, in order to get some sort of revenge.

AT WORK

It can be very difficult, irritating and trying--possibly even DANGEROUS--to work with someone who is consistently showing a few or several of these behaviors. It's almost impossible for someone who is suffering from a mental illness to go for very long at work without being recognized as "not pulling their weight" or as acting "strange."

At work, if one of your co-workers seems to be suffering from bad emotional problems which are affecting his or her efficiency, take a positive move and try to do something helpful and constructive about it.

If you feel uncomfortable about dealing with the situation yourself, why not discuss your feelings with other co-workers, or approach your supervisor? Express your concern and, among yourselves, try to take positive action in the most sympathetic and non-threatening way you can. Be straight, but not critical. Be matter-of-fact and very practical in your advice.

Support is vitally important for anyone who has mental illness. Hostility and criticism could have a negative and harmful effect, and make the problem much worse. It's often all too easy to get angry and annoyed with someone whose behaviors and moods are unacceptable, particularly in a work environment, but if you realize that they might be signs of illness--illness that could be CURED if given the right support or treatment, you're more likely to be helpful in suggesting how and where to get good quality help.

What are the different types of help available.

Treatment of mental illness depends very much on the nature and the severity of that illness. The sooner it's recognized, the easier it will be to treat. That's why you'll do someone a big favor by suggesting he or she might feel much better if, for example, the person talk with a counselor.

How much emotional and practical support is available, both at home and at work, will be an important factor in deciding on the best "treatment." Someone who is surrounded by supportive and encouraging family and friends who understand the problem will probably have a much easier time than someone who is more or less alone, without caring people to help out.

The two most common ways of treating mental illness are:

- with drugs
- with therapy
- or sometimes a combination of both.

There is controversy about the effectiveness of both methods. Success of either method depends very much on deciding which treatment is appropriate for which type of illness. Drugs used to treat some forms of mental illness seem to be useful in sometimes getting rid of the symptoms, but there's a question as to whether they get rid of the CAUSE.

Drugs can only be prescribed by a medical doctor (psychiatrists are medical doctors) and have to be very carefully regulated. There's still a lot of "experimenting" going on with drugs, and more research is needed since there is still an enormous amount that isn't known about side-effects and consequences of drug use for mental illness.

Psychotherapy and counseling are also used to treat some types of mental illness.

The approach is very different: Any trained medical health professional, including psychologists, can practice psychotherapy and counseling. Drugs are not used. In psychotherapy a person has the opportunity to explore events or feelings that are painful or troubling or might have contributed to the illness. The role of the therapist is to help the patient look beyond the problem at hand and explore these feelings. For therapy to work, there must be respect and confidence between the therapist and the patient.

Therapy is an educational process and what is learned will be helpful in recognizing early warning signs, and warding off trouble, if the illness should threaten to re-occur. It will help to avoid or at least reduce the severity of any future re-occurance of the same problem. It cannot guarantee that the illness will never come back again, but it should make the patient much better able to cope if it does.

Where to find help.

When a person who is suffering with a mental illness realizes that he or she really DOES need help, and begins to look for it, a MAJOR step toward recovery has been made! Sometimes people who are mentally ill and have emotional problems find it impossible to take such action alone, and need the support of family, friends or co-workers.

If someone you work with, or someone in your family is unable to act, you or a trusted friend or family member should help locate appropriate help. There are a varity of mental health professionals working in various facilities and in private practice.

Your local Mental Health center will be able to help you find which service would be most useful. The kind of help and the place where you get that help will depend on the patient, the problem and the facilities available within the local community, your health insurance coverage, if any, and your financial situation.

At first, as someone who needs help, it's likely that you would go to the community mental health clinic or center. Here they'll talk to you about how you feel and what can be done to help. That professional might keep on treating you or might refer you to somebody else. If money isn't a problem, you may be referred to someone in private practice. If you can't afford that, there are centers and clinics that are partly supported by tax dollars and offer services on a sliding scale, according to how much you can afford. Your family doctor or clergy should be able to refer you to a good source of services and help.

To find the Mental Health Association in your community, look in your phone book under "Mental Health." You could ask the local Health or Mental Health Department (under Local Government in the phone book), a family service agency or a "hotline" to help you.

Remember--TAKE ACTION EARLY and there's a very good chance that most mental illnesses can be controlled or even cured.

Self Assessment

LISTED BELOW ARE SEVERAL STATEMENTS. IF THE STATEMENT IS TRUE, PLACE A "T" IN THE BLANK PROVIDED. IF THE STATEMENT IS FALSE, PLACE AN "F" IN THE BLANK.

1. ____ Mental illness can be treated and often cured.

2. ____ Mental illness can only affect certain "types" of people and people who are young.

3. ____ Mental illness often occurs during times of crisis and stress.

4. ____ Mental illness frequently goes away by itself.

5. ____ It's usually very hard to tell when people are suffering from a mental illness.

6. ____ Sudden, unexpected outbursts of rage and threatening behavior can be one sign that someone is having emotional problems.

7. ____ If someone who is usually a good worker becomes slow, inefficient, tired, distracted and pre-occupied, they are probably suffering from serious emotional problems.

8. ____ It's perfectly safe to operate heavy equipment after drinking alcohol or smoking dope during the lunch break.

9. ____ At work, it's easy to keep emotional problems secret from co-workers for a long time.

10. ____ Support is vitally important for anyone who has mental illness.

11. ____ Psychologists and other mental health professionals do not use drugs; they use therapy to treat mental illness and emotional problems.

12. ____ Therapy makes the patient better able to cope if the same problems should re-occur.

13. ____ Drugs work well for all types of mental illnesses.

14. ____ Often, people who are mentally ill are unable to act on their own. They might need someone to help them find appropriate help.

Self Assessment Answers

1. T
2. F
3. T
4. F
5. F
6. T
7. T
8. F
9. F
10. T
11. T
12. T
13. F
14. T

Assignment

COMPLETE ALL THE FOLLOWING ASSIGNMENTS.

1. Visit your local Mental Health Association and get as much information as you possibly can about the services offered in your community to people who have mental illnesses of all kinds--from mild to severe.

   Find out what happens to people who have severe problems.

3. Find out about ONE type of mental illness. Research it in detail--find out about the possible causes, feelings involved, signs of disturbance, behavior changes and possible ways to help. Your Mental Health Association or your public library might be able to help with literature.

4. Find out about the following:
   * Under what circumstances can people with mental illnesses be "hospitalized"?
   * What's the right thing to do if someone is threatening to be violent toward himself or herself, or toward somebody else?

Post Assessment

Write AT LEAST half a page, as a result of your research in ONE of the Assignment questions.

Arrange a convenient time with your Instructor to share your findings with your class.

BEING OVERWEIGHT

Goal:

The student will be able to identify the causes, extent and problems of being overweight and will learn how to deal with and correct the problem.

Performance Indicators:

The student will:

1. Complete a Self Assessment.
2. Complete 4 Assignments involving practical applications and research of the material learned in the Information section. (Look up height and weight ratios and work out calorie intake and identify personal support groups.)
3. Complete a Post Assessment.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

SOME FACTS ABOUT BEING OVERWEIGHT

* Americans are too fat and are getting fatter.

* Despite a new nation-wide passion for exercise, according to statistics, only one group--white, middle-upper class women over 20-- is getting slightly thinner.

* Obesity (an excess of body fat) "has reached epidemic proportions" say the medical experts, and too much weight is still "one of the most important medical and public health problems of our time."

* The U.S. is caught between its new love for health, exercise and thinness and its still wealthy and self-indulgent ways.

WHO'S OVERWEIGHT IN AMERICA?

Approximately 80 million Americans; many surveys estimate more.

* One person in 3 is 20 lbs. overweight or more
* Women tend to be fatter than men
* Black women are heavier than white women
* Poor women are heavier than wealthy women
* Wealthy men are heavier than poor men
* Men in their 20's are up to 17 lbs. heavier than men in similar occupations in 1959
* Men in their 30's are up to 8 lbs. heavier than men in similar occupations in 1959
* 35% of all American men over 40 are at least 20% overweight
* 40% of all American women over 40 are at least 20% overweight

As a result, Americans spend some $15 billion per year on the exercise and weight loss industry, get-slim-quick plans, shots and weight loss pills, etc.

WHAT ARE SOME CAUSES OF FATNESS IN THE U.S.?

Why do so many of us eat more than we should? Easy, modern living, mass-media food advertising, the availability of so much junk food, increasing sedentary (non-moving) habits, bad eating habits learned in childhood, and psychological problems are a few reasons.

Perhaps you recognize yourself in some of the following reasons:

* Don't know the caloric value (the energy value) of foods.
* Don't know how much activity it takes to "work off" the energy value of the food you eat.
* Don't know which foods and drinks provide nutrition and goodness for your body and which add "empty calories" which have little or no value.
* Don't change eating habits to meet a change in life style (for example: you don't cut down food intake if you are doing less activity).
* Don't control snacks, but use them as a pleasant pastime when you're not hungry.

Any of these don'ts can cause pounds to pile up.

Experts believe that the BASIC cause of being overweight can be stated this way:

TOO LITTLE PHYSICAL ACTIVITY + TOO MUCH FOOD = OVERWEIGHT

Feeding your feelings--Our individual personalities, and perhaps emotional problems, sometimes add to a weight problem. Some of us eat too much if we're bored, anxious or merely for lack of something better to do. Others may, without realizing it, eat to release tense feelings. For some people, food seems to fill an emotional gap. It may help to compensate for a sense of insecurity or a feeling of being unloved. It often needs the expert help of a counselor or psychologist to get to the bottom of the eating problem.

ARE YOU OVERWEIGHT?

These are a few ways you can use to tell if you are overweight:

- Height-Weight Charts--One of the most common methods. Most of these are organized according to height and frame size and they show you what your ideal weight should be. Remember, since people come in all shapes and sizes (large-boned, small-boned, short and stocky or tall and slender and many in between) no ONE weight is right for everyone of the same height and sex. The weight that is best for YOU depends on your own frame size and muscular development. What is best is THE WEIGHT AT WHICH YOU LOOK AND FEEL YOUR BEST. Use the charts as a rough guideline. If you find you're quite a lot heavier than your ideal weight, it's a good idea to visit your doctor and get some advice.

- The mirror test--This doesn't fail if you're honest! Take a good look at yourself naked, in a full-length mirror. Be very honest--are you happy with what you see? If you see lots of bulges, ripples and soft, flabby tissue, you're too fat, and need to do something about it NOW.

- The pinch test--Gently pinch the back of your under arm. If you can pinch a thickness of 1" or more, chances are you're carrying excess fat. (This test is most meaningful on people who are under 50.) If you are 20% over your desirable weight, your doctor might recommend that you start losing weight.

All the tests and doctor's advice can tell you is whether your current weight is desirable for your present and future state of health. As helpful as the tests are, ONLY YOU CAN DECIDE on what kind of shape you'd like to be in. Ask yourself, "Will I look better and feel better if I lose weight?" The choice to lose weight is YOURS and the commitment is yours to build and develop.

DOES IT REALLY MATTER IF YOU'RE OVERWEIGHT?

Yes, it does! For several important reasons:

- Health Hazards

  If you're overweight you run a greater risk of serious illness--the more overweight you are, the greater the risk.

Excess pounds will put undue strain on your body. You could be more prone to certain diseases, especially those connected with the heart and circulation, and diabetes. Your body might be less resistant to infection (pneumonia and flu). Statistics show that fat people suffer more from gall bladder and liver disorders and tend to have more accidents.

Being overweight makes it hard to move around, putting unnecessary strain on muscles and joints, which can lead to other problems, such as arthritis and lower back problems. The fact is that STAYING OVERWEIGHT INCREASES YOUR CHANCES OF DYING SOONER. Obesity can be as serious as life or death.

* Employment Opportunities are more limited
Some jobs are just not suited for people who are heavy. Most of the trades require a high degree of physical mobility, flexibility and speed, all of which are much more difficult (even impossible) if you are carrying around too much weight. For most of the trades, you must be in very good physical shape.

Here are some of the physical requirements necessary for a few of the trades:

* Electricians--work involves constant physical activity, including lifting loads, climbing, crawling, pulling and reaching, and working in awkward, cramped positions for long periods.
* Carpenters--need to be able to lift, carry and balance building materials, climb ladders and scaffolding, stand, stoop and work in cramped or awkward positions.
* Bricklayers--must be nimble and have excellent balance at great heights on scaffolds. Work is very active and strenuous, including lifting, stooping, reaching, bending, and standing for long periods.
* Floor coverer--work conditions require considerable stooping, kneeling, reaching, stretching and heavy lifting for long periods.

If you want to become an apprentice, or if you are already in one of the trades, and you are overweight, seriously consider starting to lose weight now. Some employers seem to have a built-in prejudice against fat people, who, they may feel, lack self-discipline, or whose presence will detract from the youthful image the employer is trying to create.

For whatever reasons, being overweight makes finding and keeping a job more difficult and can affect your chances for promotion.

- * Emotional and Social Problems

  Fat people are NOT always jolly, easy-going people. Often, they are lonely, angry, bored and anxious. The truth is that those extra pounds can cause needless psychological pain, neurotic symptoms and even depression. Obese people, experts believe, have more than their fair share of emotional difficulties. Many fat people, when under stress, go on "binge eating" sprees, and eat in frantic, uncontrolled ways.

  Many overweight people see themselves as grossly ugly and unattractive and also believe that others see them the same way. When these feelings occur regularly, they can lead to anxiety, depression, fears of rejection and severe embarassment.

  Overweight people often have low self-esteem and self-confidence. Fat people may have difficulties in participating in some social events (dancing, for example) or in active sports, either from lack of physical ability or pure embarassment.

- * Economic Costs

  Overweight people get sick more often, so doctor bills will be higher. Life Insurance premiums are also higher. A government survey indicates that overweight Americans spend $16,000 per MINUTE on various dietary devices and programs.

HOW TO PREVENT YOURSELF FROM GETTING OVERWEIGHT

Proper exercise and eating habits formed early in life are the best prevention against becoming overweight. IT'S NEVER TOO LATE TO CHANGE FAULTY HABITS.

To eat a balanced daily diet, you don't need to spend a lot of time thinking about whether the food you eat is good for you. Many foods contain the elements you need for good health. Unless your doctor prescribes a special diet, a wide variety of foods is all you need for a well-balanced diet that provides calories for physical activities and nutrients for the body's growth, maintenance and repair.

Be sure your daily diet includes selections--varied and in moderation--from EACH OF THE FOUR BASIC FOOD GROUPS. When you enjoy your meals and eat moderate amounts of a variety of foods, you have the best recipe there is for balanced eating.

Don't be misled by those "hidden" calories--those extras in fried foods, the second helping, the oversized portion, the snack or drink that "doesn't count." BY EATING ONLY 100 CALORIES EXTRA A DAY, YOU MAY GAIN AS MUCH AS 10 POUNDS IN ONE YEAR. (A brisk 20 minute walk will burn off 100 calories.)

WHAT TO DO IF YOU FIND YOURSELF STARTING TO GAIN WEIGHT

- Set aside 10 - 15 minutes each day for exercise and stick to it.
- Cut your food portions slightly; cut out rich sauces, gravy, desserts.
- If you must snack, have some fruit, raw vegetables, or save something that you'd otherwise eat as part of your meal.

IF YOU ARE OVERWEIGHT AND WANT TO DO SOMETHING ABOUT IT, FOLLOW THESE STEPS

- First of all, how is your attitude? Decide seriously whether you have a strong commitment to really succeed. Ask yourself - Are you willing to increase your physical activity in order to burn off calories? Are you willing to change inappropriate habits such as eating under stress or when bored? Will important people in your life help you to lose weight? Is your marital, home and work situation stable enough to allow you a long-term weight loss effort? Are you willing to change your present eating habits? If you answer yes to all of these questions, the time is right for you NOW.

- Visit your doctor. Get a thorough check up and advice about a reducing diet. Your doctor will help you to set a desirable weight goal, guide you in achieving it, watch your progress, boost your morale and make it easier for you to maintain your best weight. Unsupervised dieting can be harmful. Weight loss achieved through crash diets is usually only temporary - be sure to get expert supervision.

- Set yourself a weight goal. Your doctor will help you with this. A weight-reducing plan is easier to follow if it's tackled in slow and relatively easy stages so that you don't get discouraged when the weight doesn't drop off miraculously overnight.

To follow a diet plan successfully, you'll probably need to do a bit of experimenting before you know how many calories you can eat and still lose weight, (when working at a physically demanding job, you'll probably require a higher-calorie diet).

Retain Your Eating Habits.

At first, sticking to a diet may be difficult, so don't get discouraged if you slip up now and then. Here are a few suggestions to help you on your way:

- * Weigh yourself once a week and keep a written record of your progress. Sometimes the scales won't show any change even when you've been faithful to the diet--lost fat is sometimes replaced temporarily by water in the tissues. This will gradually correct itself.
- * Eat your meals slowly. This will help to make smaller portions more satisfying.
- * Always eat a good breakfast--it'll help you resist the temptation of snacking, or eating too much at lunch.
- * Drink lots of water--it'll help prevent the hunger pangs and it's also very good for your system.
- * Cut out salt from your meals.
- * Cut out cream and sugar from tea and coffee.
- * Snack on apples, carrots, celery, radishes if you must.
- * Join a weight control group--operated under medical supervision, this may help you with moral support.

Exercise Regularly.

Moderate exercise every day, along with your diet, will help your body to burn up excess fat, firm up muscles and smooth out bulges. And it won't increase your appetite. Exercise can also relax you, reduce tension, decrease boredom, curb anger and reduce "nervous" hunger.

HOW TO USE UP 2000 CALORIES A WEEK EXERCISING

WALKING - Walk 3 miles every day (36 city blocks). Give yourself 8 calories credit for each city block you walk.

STAIR CLIMBING - Climb 710 stairsteps every day. Give yourself 4 calories credit for each flight of 10 steps.

LIGHT SPORTS - Including bowling, baseball, cycling, dancing, golf, yard work, etc. Spend 6½ hours a week. Give yourself 5 calories a minute credit.

STRENUOUS SPORTS - Including running, basketball, swimming, skiing, tennis, etc. Spend 3½ hours a week. Gvie yourself 10 calories credit a minute.

Start your exercise program gradually and keep your workouts moderate at first. If sports don't appeal, your doctor may put you on a program of fitness exercises which do not take too much time and effort, yet help to work off some energy and calories and help to keep you trim.

It Helps to Have a Support Group.

Other people can help you lose weight in many ways, just as they can hinder you in many ways. Identify the most important people in your life and ask them for their support in helping you lose weight. Here are some ways in which they can help you:

* Remind you of your accomplishments in life.
* Praise your new eating and exercise habits.
* Talk frequently about non-food activities.
* Buy, prepare or serve you small quantities of low-calorie food.
* Reward or praise you with appreciation instead of food.
* Listen to and support you when you're upset.
* Avoid snacking in front of you.
* Compliment you on your thinner, more attractive appearance.

Identify the people who might hinder you in your efforts to lose weight. Some people can be very insensitive to how difficult it is, others who are themselves overweight might feel jealous if you lose weight and they don't. You'll probably have to learn to be assertive, or simply ignore them so they don't harm your efforts. Don't forget to thank those people who give you active support!

CHANGING YOUR ATTITUDE

If you're tempted to eat "no-no's," don't be critical of yourself. Stop and remind yourself what you've given yourself by overeating--then think of the things you'd rather have:

When I'm FAT:	I'd RATHER have:
* I give myself an excuse to sit around at home.	* The fun of trying new things, learning new skills, getting up and getting out there!
* I make myself safe. People think I'm easy going and kind. I'm no competition. I give the impression of being reliable, patient and jolly.	* The fun of being strong, spontaneous, courageous, assertive.
	* Pride in my ability to control myself.
	* Attractiveness, comfort, health and mobility.

When I'm FAT

- I give myself a rich, full feeling.
- I make myself special and noticeable.
- I feel insulated, solid, protected and unattainable.
- I can force people to give me special attention.
- I give myself a buffer against anxiety, nerves, grief.
- I can eat and feel cared for right away.

I'd RATHER have

- A better chance for closeness and love.
- Self-esteem and control over myself.
- Valuable information about how I really feel.
- Long range health and happiness.

CONCLUSION

Firmly establishing new eating, exercising and life style habits, and finally reaching your weight goal will probably take you a long time. The opportunity for change is yours. ONLY YOU CAN MAKE IT HAPPEN. Reward yourself along the way with each small change, with each new success. Continue to ask for support from your family, friends and fellow workers. You can derive strength from them.

You'll soon feel the rewards of your commitment and start to live a brand new life --one in which you are thinner, fitter, and look and feel GREAT!

INDIVIDUALIZED LEARNING SYSTEMS

Self Assessment

LISTED BELOW ARE STATEMENTS FOLLOWED BY A NUMBER OF POSSIBLE COMPLETIONS. SELECT THE COMPLETION WHICH COMPLETES THE STATEMENT CORRECTLY AND PLACE THE LETTER IN THE BLANK PROVIDED.

1. ____ It's estimated that ________ million Americans are overweight.
   a. 20
   b. 50
   c. 80
   d. 120

2. ____ The main 2 causes of being overweight are:
   a. too little physical activity and too much T.V. watching
   b. having emotional problems and drinking too much
   c. too little physical activity and too much food

3. ____ If you're overweight:
   a. you run the same chance as anyone else of falling ill
   b. you run a greater chance of falling ill
   c. you stand the same chance as heavy smokers

4. ____ In the Trades:
   a. there are plenty of fat people who work perfectly O.K.
   b. most workers have to be in very good physical shape
   c. there are just as many fat people, as in office jobs

5. ____ If you want to become an apprentice and you're overweight:
   a. it's a good idea to start losing weight immediately
   b. you stand an equal chance of being accepted
   c. it's a good idea to look around for a more suitable job

6. ____ By eating 100 extra calories per day, you may gain in the course of one year as much as ________ pounds.

   a. 5
   b. 10
   c. 25
   d. 50

7. ____ A weight reducing plan is easier and safer to follow, if it's tackled:

   a. as a crash diet
   b. in slow, easy stages

8. ____ __________ : to go on a diet without consulting a doctor.

   a. It's perfectly O.K.
   b. It's not a good idea

9. ____ Exercise ________ your appetite.

   a. increases
   b. doesn't increase

10. ____ People who are fat and who don't lose weight:

   a. are just lazy
   b. probably have lots of problems which are preventing them from changing
   c. can be helped by friends

Self Assessment Answers

1. c
2. c.
3. b.
4. b.
5. a or c
6. b
7. b
8. b
9. b
10. b or c

Assignment

COMPLETE ALL OF THE FOLLOWING.

1. Weigh yourself and check with a height/weight chart to see if you're above or below your desirable weight.

2. Do the pinch test on yourself. What are your findings?

3. With the help of a calorie intake chart, work out approximately how many calories you take in each day. Find out if you're taking in about the right amount or too much for your height/weight.

4. If you were on a weight control program, make a list of all the people who could help and how, and all the people who could hinder you and how.

Post Assessment

COMPLETE THE FOLLOWING.

Identify and list:

- * 4 problems which are caused by being overweight.
- * 5 of the steps in dealing with the problem of being overweight.

DRUGS--WHAT ARE DRUGS? WHAT IS DRUG ABUSE?

Goal:

The student will be able to identify 6 different categories of drugs and know some of the signs of drug abuse.

Performance Indicators:

The student will:

1. Successfully complete a Self Assessment.
2. Find out information from a pharmacist about prescription and over-the-counter drugs.
3. Find out about the chemicals three tradespeople are exposed to in a working day.
4. Report his or her findings to at least 4 other people in the class.
5. Be able to list correctly 3 commonly prescribed drugs, 10 different forms of recreational drugs and 10 different illegal drugs.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

A drug is any chemical that, when taken into the body, will cause physical or psychological change. There are thousands of different drugs. Many drugs enter our body through the food we eat or even the air we breathe. Other drugs can be bought over the counter to cure coughs and colds, etc. There are prescription drugs that are under the control of specially qualified people and there are the readily available drugs, such as tobacco and alcohol. There are also street drugs; but for every illegal drug there are more than 600 legal ones.

Drug abuse is the repeated misuse (wrong use) of any drug with harm to the individual. It can seriously affect someone's work. It can make someone unreliable in a team without that per person realizing it. It's important to realize that someone's behavior can be affected seriously by many different drugs and it's the purpose of this module to acquaint the reader with the level of drug use in our society today.

It's possible to classify drugs in six different groups.

1. Prescription drugs.
2. Over-the-counter drugs.
3. Commercial drugs.
4. Everyday drugs.
5. Plant drugs.
6. Street drugs.

PRESCRIPTION DRUGS

There are over 30,000 drugs available. (50 years ago there were less than twenty.) It has been estimated that during the course of one year there may be more than 100,000 people who die from being prescribed the wrong drug. We tend to think of medicines as being safe but the affect of different drugs varies from person to person and about 18% of the American people have adverse reactions to prescribed drugs. All drugs have side effects.

Drug abuse with prescribed drugs can occur for a variety of reasons:

1. Patients who don't follow the instructions closely.
2. Patients who have high expectations or exaggerated beliefs in the power of the drug to cure illness or relieve pain.
3. Patients who mix alcohol and prescribed drugs.
4. Doctors' inability to keep up with the one to three thousand new brand names that come out each year.
5. Doctors whose education is years behind the times. It takes many years to become a doctor and yet information on drugs changes almost daily. It's impossible to keep up to date.
6. It's not possible for one person to know the 100,000 brand names.
7. There are always people who react in different ways to drugs that are usually safe for most patients.

OVER-THE-COUNTER DRUGS

The number of medical remedies available today is amazing--more than 250,000. This is 5,000 times more than were available in 1930. Problems arise from:

1. Unusual reactions by some individuals.
2. Mixing drugs--including alcohol.
3. Unclear and inaccurate information in advertisements and commercials. A lot of money is made by selling over the counter drugs, so the benefits are usually boosted and risks often unmentioned.

COMMERCIAL DRUGS

During a lifetime we might be exposed to over 8,000 drugs used in products at home and at work. An average person consumes up to 5 lbs. a year of food additives--there are 2,500 of them! There are 600 often used industrial chemicals, 3,500 drugs used in the many household cleaners available, 10,000 drugs in pesticides and insecticides and 2,500 drugs in cosmetics. That's a lot of drugs that we're exposed to without choosing.

There are dangers. Many products haven't been tested thoroughly before being put on the market; some have been tested with animals only. It often involves a calculated guess that the drug is not harmful. However, with the increase in cancer--it is now the #2 killer--there are many doubts about commercial drugs. The National Cancer Institute claims that 80% of cancer is caused by environmental chemicals. It's certainly true that commercial drugs and cancer are both on the increase.

EVERYDAY DRUGS

These are so common that many people often forget that they are drugs. They are often used for recreational purposes--for fun, to relax or just be sociable. The three most commonly used are: Alcohol, nicotine and caffeine.

1. Alcohol. There are 11 million alcoholics in the U.S.--about 1 in 10 drinkers becomes alcoholic. Excessive drinking leads to serious problems for the individual concerned, for his or her family and for all of society. It is estimated that over $20 billion a year in industrial losses involve people who drink excessively. About 1/2 of all traffic deaths involve overdrinking. About 1/2 of major crimes, (murder, assault, rape) are carried out by people who have been drinking to excess. At least 15,000 people a year die from the interactions of other drugs with alcohol. Even though alcohol is so widely used and there are problems in every country in the world that permits drinking, people are still very ignorant about its effects. Very few people know what happens when you mix other drugs (legal and illegal) with alcohol, and surprisingly few have any clear idea of legal driving levels.
2. Nicotine. 350,000 people die each year from cigarette-related diseases.
3. Caffeine is in coffee, tea, soft drinks and some pain relievers. Each cup of coffee equals about 50-150mg. A dose of under 200mg leads to hyperactivity and some toxic effects. Caffeine can lead to peptic ulcers, aggravated heart problems and upset sleeping patterns. About half of the tranquilizers prescribed are because of excessive caffeine consumption. 64% of Americans over the age of 10 drink coffee daily and probably as many take caffeine in the form of soft drinks.

PLANT DRUGS

Because a drug is organic does not mean that it is safe. There are now about 3,500 plants used as drugs and these are drawn from only a third of the plant forms on earth. During ~~the~~ next years 70% of the earth's plants remain to be investigated. Many extravagent claims are likely to be made about their properties--either medicinal or recreational. Remember, they are largely unproven and could have very unpleasant side effects.

STREET DRUGS

These are what most people think of when the word "drug" is used. There are more than 600 illegal drugs and, although many of them are less dangerous than prescription drugs, there are fines of up to $5000 and/or 10 years in prison for using some of them. So, the effects of using these drugs can lead to very serious consequences. In spite of the penalties, less than 10% of illegal drugs are confiscated (taken) by the authorities.

DRUG ABUSE

Drug abuse is the repeated misuse of a drug resulting in harm to the individual. It can occur with any drug--not just illegal drugs. If a fellow worker is misusing drugs, he or she is going to become less efficient, less reliable and an increasing safety risk to him or herself and to other workers.

If you suspect a fellow worker is misusing drugs, check with others around you and decide whether it is important to say something directly to the drug user or to someone in authority. If there is no possibility of that person's impaired behavior causing a dangerous situation for others (or if his or her work is not part of a product produced by a team), then there is probably little you can do unless you're in a supervisory position.

It's useful, however, for you to know some of the signs that might indicate drug abuse. Unusual and lasting changes in a worker's behavior or appearance could be signs of drug abuse and even dependence on drugs. These may include:

- spacing out--difficulty in concentrating or fixing on one thing.
- not hearing or seeing what other people are hearing and seeing.
- a continued loss of energy and behaving in a passive manner.
- overactivity and "jitteriness."

* constant difficulties in getting along with other workers.
* constantly complaining about being picked on by others.
* unrealistic attitudes, such as extreme overconfidence or inferiority.
* carelessness about appearance and or hygiene.
* frequent tiredness.

None of these signs are proof of drug abuse or even drug taking, but they are indications that something is wrong and that the person probably needs help.

Signs of your own misuse of drugs in any of the above six categories could include:

* being asked by your friends and fellow workers about your use of drugs.
* feeling defensive or angry when someone refers to your drinking or drug use.
* feeling guilty or scared about what happens to you when you have taken any drugs.
* finding that you are spending more than you know you can afford on drugs--including alcohol and tobacco.
* mixing two different drugs--especially drinking.
* going to a different doctor to get a drug that your own doctor won't prescribe.
* using drugs and alcohol to get to sleep at night.
* needing something to get you going in the morning.

If any of these things are happening, then it's possible that you have a drug problem and need help. Remember, a person can have a drug problem and always be inside the law. Drug misuse can happen with prescribed, over-the-counter, social, herbal and illegal drugs.

Self Assessment

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

1. What is a drug?

2. What is drug abuse?

4. How many prescription drugs are available today?

5. Why might doctors make mistakes sometimes in prescribing drugs?

6. Where are commercial drugs used?

7. What are the three most commonly used social drugs?

8. Why might a fellow worker's use of drugs affect you?

9. Give three signs that could indicate that someone is misusing drugs.

10. Write 3 signs of drug misuse that someone could recognize in him or herself.

Self Assessment Answers

1. Any chemical that, when taken into the body, brings about physical or psychological change.

2. It is the repeated misuse of any drug that results in harm to the individual.

3. 30,000.

4. There are too many brand names for any one person to know or keep up with. Also a doctor's education takes so long that knowledge about drugs learned at the beginning of training might be out of date before the completion.

5. About a quarter of a million, (250,000).

6. In food, household cleaners, insecticides and cosmetics.

7. Alcohol, nicotine and caffeine.

8. His or her dependability in a team might be decreased and he or she might be less aware of good safety practices.

9. See the list in the Information.

10. See the list in the Information.

Assignment

COMPLETE BOTH OF THE FOLLOWING ASSIGNMENTS.

1. Ask a pharmacist:
    a. how many different drugs he or she uses to make up prescriptions and which are the most frequently prescribed
    b. how many over-the-counter drugs are available

2. Find out (by making a visit or calling up) some of the chemicals that the following tradespeople are exposed to each working day:
    a. carpenter
    b. painter
    c. auto mechanic

Report your findings to at least four other people in your class.

Post Assessment

WRITE AN ANSWER TO THE FOLLOWING.

1. Name at least three commonly prescribed drugs.

2. Write 10 different forms of everyday recreational drugs.

3. Write down 10 different illegal drugs.

Instructor Post Assessment Answers

1. Tranquilizers such as Valium and Librium.
   Barbiturates such as Amytal, Butisol and Seconal.
   Depressants such as Equanil and Miltown.

2. Alcohol--beer, wine, liquors.
   Nicotine--cigarettes, cigars, chewing tobacco, pipe tobacco.
   Caffeine--coffee, tea, cola drinks, pain relievers (many aspirin products).

3. Cocaine, marijuana, LSD, PCP, heroin, any prescription drugs.

ALCOHOL--BY ITSELF AND WITH OTHER DRUGS

Goal:

The student will be able to explain the main effects and nature of alcohol and know what happens when alcohol is taken at the same time as other drugs.

Performance Indicators:

The student will:

1. Successfully complete a Self Assessment.
2. Find out information at the point of sale about the side effects of some over-the-counter drugs and the likely outcome of mixing alcohol and some commonly prescribed drugs.
3. Collect and read extra information on the effects of alcohol and make both a written and oral report on the findings.
4. Be able to make a definition of a depressant, list 10 different depressant drugs and be able to explain what happens when two depressant drugs are taken close together.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Read the Introduction. The Introduction will tell you why the module is an important part of survival skills.

3. ____ Study the Information section. This section will give you the information you need to understand the subject.

4. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answer on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

5. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

6. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Introduction

Alcohol is the most widely used drug in the United States. There are an estimated 110,000,000 drinkers, about half the population. Alcohol is also the most frequently misused drug--about 10 million people in the U.S. are alcoholics and alcohol abuse is involved in about 250,000 deaths in the U.S. every year.

Alcohol is a major factor in 50% of all traffic deaths--60% of the fatal accidents involving 16-to-24-year-olds. The misuse of alcohol contributes to child abuse, crime rates, accidents at work, job absenteeism and more than one third of all suicides. Billions of dollars are lost in industrial production each year because of drinking problems among individuals.

Even though the effects of alcohol abuse are talked about and we have many figures to prove what happens, the majority of individuals have little knowledge about the nature of alcohol, what mental and physical changes can be expected while drinking and what are the dangers of mixing alcohol with any other drug. This module will give that information.

Information

Alcohol, which is also known as ethyl alcohol, is a small, highly water-soluble molecule. When it is taken into the body it rapidly penetrates all body tissues, including the brain. It is in the brain that alcohol has its main effects.

Ethyl alcohol occurs naturally when sugar and yeast are mixed. (There are other types of alcohol; most of them are poisonous if swallowed.) Different types of alcoholic drinks are produced by using different sources of sugar. For example, wine is made from grapes and berries, beer from malted barley, vodka from potatoes or grain, whisky from malted grains, and tequila from agave. In each drink it is the mixture of yeast and sugar that causes fermentation and produces ethyl alcohol. In beer there is from 3% to 5% alcohol per ounce; in wines, from 12% to 15% alcohol per ounce. When alcoholic mixtures are distilled, the alcohol content increases considerably. Distilled drinks range from about 40% alcohol (80 proof) to 75%. Pure ethyl alcohol is called Ethanol and is 100% alcohol (200 proof). One ounce of pure alcohol is equal to 20 ounces of 5% beer, 8 ounces of 12% wine and 2 1/2 ounces of 40% alcohol.

WHAT HAPPENS WHEN YOU DRINK ALCOHOL?

For most people one drink an hour brings about a relaxing effect and relief from anxieties. At this rate of drinking it is possible to drink recreationally and for the body to get rid of the alcohol effectively and speedily. However, if you haven't eaten for a long time or if you're also taking medications or other drugs, even this amount of alcohol could lead to serious problems in staying alert and able to do anything that requires concentration.

There are other things that can determine how quickly and how strongly alcohol will bring about changes in your body: For example, how fast you drink, how much you weigh (the lighter person is affected sooner), even the mood you're in can influence how your body responds. When a person is upset, more alcohol is absorbed from the stomach into the body.

Alcohol is a depressant, which means that when you have a drink of beer, wine or spirits, areas of your brain quit working as they usually do. The effect of this can be at first to free you from social inhibitions and worries. As you continue drinking, more abilities controlled by your brain become sluggish--it begins to affect your hand-eye coordination, your speech, vision and your ability to understand and remember things. Obviously, someone who has been drinking during the lunch break is not the safest or most reliable person to work beside.

With very large amounts of alcohol so many nerves of the brain are depressed that it causes sleep, an inability to feel pain, coma and possibly death from depression of the nerves in the brain that control breathing. So if you ever see someone pass out by drinking too much, that person needs help. Every year in the United States over 1000 persons die from an overdose of alcohol alone. If the game is to "drink each other under the table," be aware that it can be as dangerous as Russian roulette. If a friend does lose consciousness after doing a lot of drinking, turn him or her with face to the side, lying on the stomach. This will prevent suffocation from inhaling vomit, which can easily happen if sleeping on the back. If a huge amount of alcohol were drunk, call the local hospital or drug and poison center for advice.

THE EFFECTS OF A LOT OF DRINKING OVER A LONG PERIOD OF TIME.

When a person drinks frequently over a period of time he or she is likely to become tolerant of the physical effects of alcohol. This means that more alcohol is required to get the same effects. When frequent drinking happens over a long period of time, a person can become physically dependent on alcohol. If you reach this stage, giving up drinking will produce severe withdrawal symptoms--your arms and legs shake, you feel nauseous, you have hallucinations and convulsions.

Large amounts of alcohol over a long period of time can permanently destroy your liver; alcohol promotes a build-up of fat that decreases the ability of the liver to filter fluids. Alcohol can lead to stomach ulcers and can speed up the destruction of nerve cells in your brain by producing a sticky substance in the blood stream (reducing the amount of oxygen in the blood) and slowing the flow through the small blood vessels in the brain. Current research indicates that heavy drinking increases the risk of cancer of the tongue, mouth, voice box, throat and liver. Recreational drinking in a social situation where you have time to relax and take about one drink an hour is unlikely to lead to any of the above serious medical problems. You are also likely to be safe legally.

DRINKING AND THE LAW

Driving "under the influence" of alcohol (or other drugs) is:

* Dangerous (up to 64% of the drivers in fatal accidents were drinking prior to the accident).
* Likely to cause you to lose your license if you're stopped by the police.

If you are stopped by the police while you're in charge of a vehicle on public land (just sitting behind the driving wheel of a stationary car is being in charge of it), and the police suspect you of being "under the influence" of alcohol; the police officer will decide whether you should be taken in to have a breathalyzer test. The police officer may have you take several sobriety "tests" such as reciting the alphabet, counting, even remembering the make, year and license plate of the vehicle. If it seems from these tests, or from the smell of alcohol on your breath, that you are "under the influence" then you'll be taken in for a test. This measures from your breath how much alcohol there is in your bloodstream. It's called the blood alcohol content (B.A.C.). If someone refuses this, he or she can go, under police supervision, and pay to have a blood sample taken which will give a similar reading.

It's likely that if someone has been drinking too much the blood alcohol content would increase within an hour or so after drinking, so waiting for a blood test might give a higher blood alcohol content than simply doing the breathalyzer test. Whatever the method, the outcome is going to be the same--if the blood alcohol content is above the legally permitted level while in charge of a vehicle, you are going to be charged with driving under the influence and this will almost certainly cause you to lose your license. If the court feels you have been a great danger to the public, or are a second- or third-time offender, you may be given a jail sentence.

Penitentiaries are overflowing with people convicted of driving under the influence. The level of blood alcohol content which will lead to your being convicted in many states is .10%. This is the same as from 3 to 5 drinks. It doesn't take much drink to get in trouble. If an employer feels that someone who is operating heavy equipment is unsafe through drinking alcohol, the worker can be asked to get a blood test from a doctor or clinic. If someone has three drinks during a lunchbreak, his or her judgement and speech are likely to be impaired and self control decreased. Drinking does not make effective employees or bosses; dealings with people, machines and objects are impaired.

MIXING ALCOHOL WITH OTHER DRUGS.

Of the 100 most frequently prescribed medications, over 50% contain ingredients that react adversely (harmfully) with alcohol. Many drugs that can be bought over the counter have a similar effect. More than 47,000 people who have drunk alcohol while taking other drugs are treated in hospital emergency rooms every year. About 2,500 people die each year from alcohol and other drug combinations.

If you drink alcohol at the same time as using any of the following substances, you may suffer toxic effects that seriously affect your behavior and health:

* Antihistamines.
* Anti-depressants.
* Barbiturates.
* Opiates.
* Sedatives.
* Tranquilizers.

Alcohol depresses areas of the brain and so do many other drugs. These drugs include: Narcotics (there are opiate pain relievers), barbiturates (Phenobarbital, Luminal), tranquilizers (Valium, Librium and Miltown, Thorazine, Melaril, Prolixin, Serpasil), sedative hypnotics (Doriden, Quaalude, Nembutal), and antihistamines (many of them used for colds and hay fever). There are many prescription, over-the-counter and illegal street drugs which have some of the same effects as alcohol. If you mix alcohol with one of these drugs you are going to get a great increase in the effect of the drugs--your performance skills, judgement and alertness can be slowed down dangerously. Many of these medications have a warning on the package that you should not drive or operate machinery while taking them. When they are mixed with even one alcoholic drink you can turn into a very unsafe person to work with. It is also possible to overdose on a mixture of alcohol and a common depressant or barbiturate quite accidently. For example, a lethal (deadly) dose of barbiturates is almost 50% lower when taken with alcohol than when the drug is taken by itself.

The powerful depressant effect of alcohol and one of the above drugs can take place even when the two are taken hours apart. You are not safe to drink if you took a sleeping pill the night before; driving skills will be affected.

Some people may be careful about drinking while taking a prescription drug, but they are not so careful with over-the-counter drugs. Millions of bottles and packets of cold and hay fever remedies are sold each year--many contain antihistamine, some contain alcohol. Their effect is to make you feel drowsy; that's exactly what drinking alcohol will do. So, the two together make you hazardous to both yourself and co-workers if you're driving or operating machinery.

The effect of mixing alcohol with other drugs that depress areas of the brain is called synergism. This is best remembered by thinking of 2 + 2 = 10. A much greater depressant effect is produced than if the alcohol and other drug were taken by themselves and their effect added together. The potential for an unexpected overdose is increased greatly when someone mixes depressant drugs.

Further adverse effects of mixing alcohol and other drugs.

Alcohol is a relatively simple drug chemically as far as your body is concerned and your liver will detoxify the simpler drug first. So, if you've also taken another drug, it's very likely that your liver will not detoxify it until the alcohol is out of your system. This means that some drugs (such as barbiturates and methaqualone) which are intended to circulate through the body for limited periods of time before being detoxified, stay in your system and "poison" it, increasing the chances of an alcohol-drug overdose.

Alcohol and drugs may interact in ways that don't affect the brain. For example, aspirin in some people can cause bleeding in the stomach and intestines. Alcohol also irritates the stomach and can make this bleeding worse. If you take alcohol at the same time as an anti-coagulant the blood-thinning effects of the drug may be increased. The activity of insulin can be increased with the use of alcohol, producing a lowering of blood sugar in diabetics.

There is a popular myth that taking a stimulant drug after drinking heavily will overcome the alcohol. This is not true. Caffeine has little power against the depressant effect of alcohol. Drinking coffee, if it has any effect at all, could make driving even more dangerous--by giving you a false sense of confidence.

BE SAFE--FIND OUT ABOUT ANY DRUG YOU TAKE.

Do you know the effect of mixing any drug you take with alcohol? If you don't know, ASK. If it's a prescription drug, ask the doctor or pharmacist. If it's an over-the-counter drug, again ask the pharmacist and read all the package information. If it's a street drug, call the drug information center or the poison center for advice. They will tell you without judging you--and they are likely to be able to identify any drug by your description of color, shape and any markings. The more you know about a drug and the effects of mixing it with another, the less likely you are of hurting your own health and livelihood and the safety of your family and co-workers.

INDIVIDUALIZED LEARNING SYSTEMS

Self Assessment

[illegible]

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

1. What percentage of people who drink alcohol become alcoholics?

2. How many cans of beer are the equivalent of one ounce of ethyl alcohol?

3. Alcohol is a depressant. What does it depress?

4. How many people in the U.S. die each year from an overdose of alcohol?

5. What percentage of alcohol in your blood would lead to your being charged with being under the influence if you were stopped by police while in charge of a vehicle?

6. How many Americans are treated each year in hospital emergency rooms for the effects of alcohol mixed with other drugs?

7. What is the most frequent effect of alcohol and drug interaction?

8. What are the side effects of taking antihistamine cold and hay fever medicines?

9. Does drinking black coffee make it safer to drive home after a night of beer drinking?

10. If you are taking any drug and also want to have an alcoholic drink, what should you find out?

Self Assessment Answers

1. About 10%.
2. Three 12-ounce cans of 3% beer. 1 1/4 16-ounce cans of 5% beer.
3. The nerves in the brain.
4. About 1000.
5. .10%, which is the equivalent of from 3 to 5 drinks.
6. About 47,000.
7. The depressant effects in the brain are increased.
8. They make you feel drowzy and less alert.
9. No, caffeine may even increase the danger by giving you a false sense of confidence.
10. You should find out from a doctor, pharmacist, drug information center or other reliable source what are the effects of mixing alcohol with another drug.

Assignment

COMPLETE THE FOLLOWING ASSIGNMENTS.

1. Read what is written on the packages of at least 10 over-the-counter medications on sale in a supermarket. How many of them give warnings of possible side effects?

2. Ask a pharmacist about any commonly prescribed drugs that should not be used at the same time as alcohol. Write down the names and find out the purpose of each of them.

3. Pick up some literature from an agency or center that treats or gives advice on alcoholism. Write a paragraph on any adverse physical effects that result from the misuse of alcohol that have not been mentioned in the Information section. Share your findings with at least one other student in your class.

Post Assessment

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

1. What is a depressant?

2. List 10 different drugs that depress nerves in the brain.

3. What happens when you take more than one depressant drug at the same time?

Instructor Post Assessment Answers

1. A depressant is a drug that acts on the nerves in the brain, at first freeing a person from anxieties, worries and social inhibitions. As more of the drug is taken, other areas of the brain are also depressed so that coordination and alertness decrease. With very large doses, so many nerves in the brain will be depressed that coma and death can occur.

2. Alcohol. Antihistamines (Benadryl, Actifed, etc). Barbiturates (Seconal, Pentobarbital, Phenobarbital). Analgesics of the opiate type (various pain relivers including codeine and cough medicines). Methaqualone (Sopor, Quaalude, Parest). Narcotics (heroin, morphine, opium). Muscle Relaxants. Phenothiazines (Chlorpromazine, Thorazine, Prolixin, etc.). Tranquilizers--so called minor tranquilizers (Valium, Librium).

3. An action occurs which is called synergism, whereby the depressant effect of the two drugs is much greater than the effect when taken separately and added together; the effect can be as much as 2 1/2 times more powerful.

WORK AND ALCOHOLISM

Goal:

The student will be able to identify typical alcoholic behavior, will find out about available help and will be able to describe one treatment plan.

Performance Indicators:

The student will:

1. Successfully complete a Self Assessment.
2. Make personal contact with an agency that offers help to people with drinking problems.
3. Share his or her findings with a group of five students.
4. Compile a list of helping agencies and make a brief report of what each offers.
5. Write a description of a treatment plan by an agency he or she has already investigated.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Complete the Assignments:
    a. ____ Join a group of four or five fellow students.
    b. ____ Contact one organization that helps alcoholics. Ask about what services they provide and pick up any free literature.
    c. ____ Share your findings with the group and together compile a list of the available help and a description of what is involved.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

Alcoholism is defined by different authorities as:

1. A physiological addiction. This involves the body becoming tolerant to the drug. In other words, more alcohol is needed as time goes by to achieve the same effect on the body. Also addiction is characterized by withdrawal symptoms when a person tries to give up drinking.
2. A psychological dependence. This means that alcoholics feel they need alcohol, maybe to relieve tensions, to escape from problems, etc., but they don't have to increase the quantity of drinking in order to get these effects, nor do they experience withdrawal symptoms if they go without drinking.

   (Withdrawal symptoms for drinking include tremors of the muscles especially in the face, lips, tongue, hands; a rise in blood pressure; increase in pulse rate; and an alcoholic who has been drinking a number of years may also suffer delirium tremens (DTs) when the level of alcohol in the blood drops suddenly. He or she sweats profusely, the pupils of the eyes react slowly to changes in light level and he or she becomes delirious, seeing and feeling imaginary things such as snakes, cockroaches and spiders crawling over his or her body or filling the whole room.)
3. A disease. Since 1956 the American Medical Association has formally recognized that alcoholism could be an illness. A disease is something that is predictable and progressive--you know it will get worse if left untreated. It is permanent--once you have it, you have it. It is also terminal--if you don't get treatment, you'll die from it.

However, whether alcoholism is defined as a physiological addiction, a psychological dependence or as a disease, there are two ways of recognizing it that fit all three definitions:

- Alcoholics lose control over their consumption. Their claim that they can choose whether to drink or not can be seen by an outsider as a decision that always ends up in choosing to drink.

- * The lives of alcoholics have become disrupted by their drinking. An alcoholic will continue drinking even though it causes problems for his or her family and friends. By his or her actions it's clear that drinking becomes more important than family, friends, or job. Drinking too much is best defined not by the amount swallowed but by the change in behavior that results from the drinking.

HOW TO RECOGNIZE AN ALCOHOLIC

At work.

1. Regularly comes to work with a hangover.
2. A smell of drink on his or her breath in the mornings.
3. An obvious change of behavior after lunch: depressed and difficult to talk to in the morning, outgoing after lunch.
4. Arrives late frequently, takes long lunch breaks.
5. Inconsistent quality of work--sometimes very good and sometimes very poor.
6. Drinks secretly on the job.
7. Unreported absences that are later described as "emergencies."

In general.

1. Blackouts. This is one of the more definite signs of alcoholism. People who are with an alcoholic at these times see him or her as behaving normally but later the alcoholic can't remember anything about what happened, and never will.
2. Tries to deny or hide his or her drinking.
3. Drinks in the morning and alone. Drinking becomes necessary every day.
4. Promises to quit but never does.

WHOSE RESPONSIBILITY?

If you are working with an alcoholic, do you have any responsibility? It's a very difficult decision. You can ask yourself several questions.

- * Does the drinker's behavior affect your ability to do your own job well?
- * Does he or she slow the job down. Can you rely on him or her to be there when needed? Do you have to do more than your share of a job?
- * Does the drinker take more risks than you feel are safe? Does he or she endanger you or anyone else?

If you can answer YES to any of these questions you owe it to yourself to try to do something about it. Of course you'll be "walking on eggshells," but one of the most amazing things about alcoholism is the behavior of other people who know the alcoholic--frequently they try to cover up for him or her, pretend the problem doesn't exist and carry on, suffering the consequences of the other person's behavior until it is too late to do anything constructive about it.

Friends and fellow workers' reactions to an alcoholic's offensive behavior often range from being tolerant--keeping quiet or ignoring him or her--to encouraging it, laughing, joking, going with him or her for a drink and, in many ways, acting as if the problem drinker's behavior is enjoyable.

A true friend or good team member at work is someone who is prepared to help someone else see a problem, even when that person isn't aware of it or isn't ready to accept that it is a problem. Many recovered alcoholics say, "If only people had told me what I was doing earlier on. I didn't know what I was doing." SAYING AND DOING NOTHING IS THE SAME AS APPROVING.

HOW TO INTERVENE

For a long time people assumed that the only way an alcoholic could recover was to "bottom out"--lose job, family, self respect, and then he or she would come around to realizing it was essential to change. This is no longer thought necessary. Leaving an alcoholic to get worse is extremely dangerous for the drinker and harmful for his or her co-workers, family and friends (if he or she has any left).

The usual way that people try to help an alcoholic doesn't work because it's too vague and superficial. The usual "help" includes comments such as, "Don't you think you've had enough now?" "Maybe you ought to slow down on your drinking." "You don't seem to handling your liquor like you used to." "Isn't it a bit early for a drink, why not have some breakfast instead?" Faced with harmless comments such as these, a person who is an alcohlic has a vast choice of answers proving he or she is okay and better than the other person at drinking. "I can drink you under the table any time." Incidentally, a "good drinker" may well be someone who has developed a tolerance to alcohol, needing more and more to experience the same effect.

Three things are important in trying to confront someone with a drinking problem:

1. It's done by meaningful people. These could be friends, family, a group of co-workers, a supervisor. A person who helps an alcoholic to recognize his or her problem at an early time is doing a real service.
2. You have definite facts about his or her behavior and not just opinions about or arguments against drinking.
3. You tell him or her the facts without judging or criticizing.

If you are being affected daily by the alcoholic's behavior the chances are that you are a meaningful person in his or her life. It's very difficult if you're in a learner's or apprentice relationship. You'll need to decide how important you are as a person to the drinker. If you have real doubts, the options open are to talk with co-workers and see if they would help. If things are really bad, talk with a supervisor.

Whatever your decision, it is essential that you have built up some facts. For example:

* Yesterday I waited 15 minutes for you before we could get on and finish this job. You arrived smelling like booze.
* We've all noticed how depressed and untalkative you are every morning until after lunch.
* On five different days you've not come to work because of a sudden emergency or because you're feeling ill. We can't rely on you any more.
* When you were backing up the dump truck today, you kept it rolling even though two of us were shouting to you to stop.
* Yesterday, when you were working overhead, you dropped a drill and it was hanging there on its cord. I don't feel safe working below you.
* This afternoon I asked you to help steady that ladder when I was on the top; you walked away to do something else.
* Do you remember last night after work falling over a chair on the way out of the restaurant?
* Each time we went for that cheap breakfast special you always bought a beer and said you weren't hungry.

The details backed up by evidence and spoken in a way that shows concern rather than criticism can be effective and help a friend and co-worker before it's too late. The help you'd be giving is to make him or her face the fact that being an alcoholic does cause problems for other people and is very noticeable.

Once a person who is an alcoholic faces the truth, then there's a chance that he or she will decide to get professional help, that he or she will accept the drinking as a problem.

A person who seeks help and recovers from alcoholism usually realizes that it could have destroyed everything that was important. He or she is likely to be genuinely grateful for the part you played in helping.

In the words of one alcoholic, "Thank God they saw what was happening, cared enough about me and were able to tell me straight how it was. If I'd gone on like I was, I'm sure I'd be dead by now--from illness or accident."

Self Assessment

COMPLETE THE FOLLOWING STATEMENTS BY WRITING THE CORRECT WORD OR WORDS IN THE BLANKS PROVIDED.

1. A person is ______________ to a drug when his or her body becomes tolerant to it.

2. DTs is short for ______________ ______________.

3. Drinking too much is best defined not by the amount swallowed, but by the change in ______________ that results from the drinking.

4. An alcoholic who forgets what happened during his or her drinking has had a ______________.

WRITE ANSWERS TO THE FOLLOWING QUESTIONS.

5. What questions might you ask yourself about the effect on you of co-workers' drinking?

6. Is it necessary for an alcoholic to "bottom out" before he or she can recover?

7. If you are going to intervene and try and tell a co-worker about his or her behavior, what are the three most important things to bear in mind?

8. Make up your own example of a fact that you might tell to an alcoholic.

9. What happens if you come on strong or sound very critical of a person with a drinking problem?

10. If an alcoholic does not get help, what is likely to happen to him or her?

Self Assessment Answers

1. tolerant
2. delerium tremens
3. behavior
4. blackout
5. any of those given in the Information section under "Whose Responsibility?"
6. definitely not
7. a. You should be someone whose opinion is important to the alcoholic.
   b. You should have a list of facts about the person's behavior.
   c. You should tell him or her the facts in a straight forward and concerned way, without sounding as if you're being critical.
8. (your own answer)
9. He or she is almost certain to become very defensive--to deny, not understand, not take it seriously or become aggressive.
10. Things will get worse. If left untreated, he or she will eventually die of alcoholism.

Assignment

* Form a group of four or five people.

* Each person in the group should take responsibility for contacting an organization that helps people with drinking problems. You'll find names and addresses in the Yellow Pages under Alcoholism Information and Treatment Centers.

* Collect information verbally and from any free literature. Summarize and report back what is available in the way of help for a person with a drinking problem.

* Find out from other students in the class which agencies or centers they contacted.

* Make a list of all available help for alcoholics and write about 2 or 3 lines on each organization, describing the services that they provide.

Post Assessment

1. Write a short paragraph describing what things can happen to an alcoholic who does not get help.

2. Write a short description of the treatment plan for alcoholics provided by one of the organizations you investigated in the Assignment.

LOSING YOUR AUTO INSURANCE OR YOUR DRIVER'S LICENSE

Goal:

The student will be able to explain the problems involved in, the causes and consequences of, having auto insurance and/or a driver's license taken away.

Performance Indicators:

The student will show understanding of the topic by:

1. Successfully completing a Self Assessment.
2. Researching the local auto insurance market, specializing in "sub-standard" drivers.
3. Discussing alternative forms of transportation to and from work, in the event of having one's driver's license taken away.
4. Listing reasons and consequences of having a driver's license taken away.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answer on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

LOSING YOUR CAR INSURANCE can be a serious and costly problem. If your present auto insurance company doesn't renew your policy, it means you're in trouble, because:

* You can't drive by law until you are covered.
* You will have to shop around immediately for another company.
* You will almost certainly have to pay a higher premium, because you might be considered a "high risk" customer.
* Being unable to drive for awhile could be very inconvenient.

It's almost impossible to generalize about car insurance companies, because each one is different and has its own set of rules and regulations, or "underwriting." They do tend to specialize in customers with certain types of driving records:

* companies for preferred drivers (those with excellent driving records)
* companies for standard drivers (those with good or fair records)
* companies for sub-standard drivers (poor or very poor driving records)

Companies who specialize in sub-standard drivers will insure almost ANYBODY and charge VERY HIGH premiums (a young male with a bad driving record could pay $1,000-plus, per year, for car insurance).

Auto insurance companies have the right to "drop" a customer if that customer becomes too high a risk for the company. They vary so much that one company might drop a customer after only one claim, while another will see a customer through 2 or 3 serious accidents.

What to do if your insurance policy is canceled

* Contact your agent or salesperson who sold you the policy immediately and find out why. You may already have a good idea, but this

information will help you when you're trying to get coverage from another company. In most states, an auto insurer is required to give an explanation when a policy is canceled.

If you are a bad risk (you've had a series of claims or accidents; a series of vandalisms (thefts, etc.); you've been convicted of driving while under the influence of drugs or alcohol, or reckless driving) as well as being:

* under 30 and male
* non-white
* living in a city ghetto

you might have to pay a penalty of as much as 4 times the auto insurance rates being paid by other drivers.

Looking for new insurance coverage:

* It's a good idea to shop around, in order to get the BEST deal for yourself. If you know you're a high risk customer, find out which companies specialize in the type of coverage you need--call them and find out what terms they can offer you.
* If you're having difficulty getting coverage, you could apply to the Automobile Insurance Plan. Every state, except Maryland has an AIP and any licensed agent can handle your application. States usually require companies in the plan to keep bad risks at least 3 years. Most drivers can get regular insurance after a 3-year good driving record.

  Rates charged for insurance in the AIP in most states are about 5% to 15% higher than in the regular market, but remember that high risk drivers always pay higher rates, whether AIP or not.
* Beware of unscrupulous (crooked) companies--watch out for advertised rates which seem suspiciously low for a high risk category.
* "Mail order" insurance companies can provide a good deal and reasonable rates because of low overhead.

If you have any doubts about the reliability and honesty of an insurance company, you can check on the reputation at your State Insurance Dept. or State Commissioner of Insurance.

Have you been treated unfairly?

If you honestly feel your policy has been canceled for unfair reasons, send a letter to your State Insurance Commissioner, with copies to your local Better Business Bureau, and even your congressman.

LOSING YOUR LICENSE is a very serious problem, particularly if you rely on your car to get you to and from work. These are some of the reasons why your license could be suspended:

* If you take a motor vehicle without the owner's permission.
* If you're convicted of any moving traffic infraction (breaking rules of the road, driving dangerously, etc.). There are 4 classes of traffic infractions: driving under the influence of drugs or alcohol, and hit-and-run, involving only damage to property, are examples of the most serious (Class A) traffic infractions.
* Some traffic offenses are so serious that they are called traffic crimes--reckless driving, hit-and-run resulting in death or injury, trying to escape from a police officer, driving while license is suspended.

A judge has several options in sentencing a driver convicted of a traffic crime or Class A infraction.

* Your license may be suspended until you complete a Defensive Driving Course or other approved traffic school. You have to pay a fee to take the course, and if you don't take it, your license may be suspended for up to one year.
* You may have limitations put on your license (for example, you may be allowed to drive only to work or during certain hours.
* Failing to appear in court for any offense is the most common reason why drivers have their licenses suspended. Don't throw away a court summons, thinking it doesn't matter--you'll automatically have your license suspended if you do.

Some convictions are so serious that licenses are taken away for one year. These are:

* Hit-and-run involving death or injury.
* 2 reckless driving convictions in 2 years.

* Manslaughter or homicide involving a motor vehicle.
* A felony, in which a motor vehicle was used to commit the crime.
* Lying or making false written statements while under oath, in connection with the registration or operation of a motor vehicle.

These convictions automatically mean the suspension of a license:

* Trying to escape from a police officer.
* One conviction for reckless driving.

Suspension is for either 90 days, 1 year or 3 years, depending on whether it is the 1st, 2nd or 3rd conviction in a 5-year period. A driver who is convicted for the 2nd time in 5 years of driving while under the influence of drugs or alcohol is suspended for one year. For 3 or more convictions it is a 3-year suspension. A license may be partially reinstated only if the driver participates in a drug or alcohol rehabilitation program.

CONSTANT OFFENDERS can have their license taken away for 10 years if their driving record shows 3 or more of any one or more of the following convictions in a 5-year period:

* hit-and-run
* driving while under the influence
* reckless driving
* attempting to escape from a police officer
* driving while license suspended
* manslaughter or homicide involving a motor vehicle

Twenty or more traffic infractions also puts a driver in the constant offender class.

Insurance Coverage

If you're a driver in a traffic accident, your accident report must show the name of your insurance company and the policy number. If you don't have liavility insurance, you MUST file proof of future financial responsibility with the Motor Vehicles Division on form SR-22. You must file, even if the accident wasn't your fault.

IF YOU DON'T FILE, YOUR LICENSE MAY BE SUSPENDED.

Coverage must be kept up at all times, on all your vehicles for 3 years. If you don't pay the premium, your license will be suspended.

Reporting Accidents

If you're involved in an accident and you don't file the required accident report form, you'll have your license suspended. If you do report the accident, but didn't have liability insurance at the time, you must also file proof of future financial responsibility, on form SR-22.

Judgments

If you damage someone's property, or injure someone in an accident, they may take you to court to get a "judgment" against you. If the court gives its judgment and you don't meet it within 60 days, your license will be suspended until the judgment has been fully met, or other legal arrangements have been made.

Driving while license is suspended

This is a very serious offense, and can mean a fine of up to $2,500 or a jail sentence, or both. Don't let anyone who you KNOW has a suspended license drive your vehicle--it could mean that your vehicle might be impounded for 120 days or the registration might be suspended for the same period.

The notice of suspension

If a judge orders your license to be suspended, you'll receive a court order, informing you when you have to appear. DON'T IGNORE IT. If your license is suspended by the Motor Vehicles Division on a court recommendation, you'll be sent a notice of suspension by certified mail.

Drivers who want to defend themselves against a charge of driving while their license is suspended WILL NOT WIN if:

- they already had knowledge of the suspension when they were stopped by the police and charged
- they refuse to sign a receipt for the certified mail containing the notice
- the notice couldn't be delivered because of a change of address which hadn't been reported to the Motor Vehicles Division, as required by law

How to get your license back. It costs $25 to get it back, after having it withdrawn or suspended.

Self Assessment

Answers

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

1. Why is it a good idea to shop around when you're looking for new insurance coverage?

2. Do auto insurance companies have the right to "drop" a customer if they wish?

3. What should you do immediately if your insurance policy is canceled?

4. Name 4 factors that could make a driver a bad risk.

5. What does losing auto insurance mean to a driver?

6. What's the MOST common reason why drivers have their licenses suspended?

7. If you're involved in a traffic accident, what would be the result if you didn't report it?

8. Do high risk drivers ALWAYS pay higher insurance rates?

9. How can you check the reputation of an Insurance Company?

10. What could be the consequences of driving a car while suspended?

11. List 4 traffic convictions which could lead to suspension of your license.

Self Assessment Answers

1. Each insurance company is different and will offer you different rates.

2. Yes.

3. Contact your insurance agent or salesperson and find out the reason why.

4. Any 4 of these:
    * under 30 and male
    * nonwhite
    * living in a city ghetto
    * a series of claims or accidents
    * a series of thefts or vandalism
    * traffic convictions
    * driving under the influence of drugs or alcohol

5. It means:
    * you can't drive by law until you're covered
    * you'll have to shop around immediately for another company
    * you'll have to pay higher premiums
    * the inconvenience of being unable to drive temporarily

6. Failure to appear in court for any offense.

7. Suspension of your license.

8. Yes.

9. You can contact your State Insurance Department or State Commissioner of Insurance.

10. A heavy fine, or a jail sentence, or both.

11. Any 4 of the following:
    * manslaughter or homicide resulting from driving a vehicle
    * a felony in which the vehicle was used
    * reckless driving
    * taking a motor vehicle without the owner's consent
    * convictions for driving while under the influence of drugs or alcohol
    * attempting to escape from a police officer
    * hit and run, involving death or injury
    * lying or making a false written statement while under oath, in connection with registration or operation of a vehicle

Assignment

COMPLETE THE FOLLOWING ASSIGNMENTS.

1. Do some research in your local community and find out the auto insurance companies which specialize in sub-standard drivers. Ask them for what reasons they consider a driver to be classified as "sub-standard" and what sort of range of yearly premiums is paid by drivers they insure.

2. Get together with at least ONE other person in your class and discuss what you would do if you had your driver's license taken away for a period of six months.
   How could you get to and from your work?
   Make a list of possible alternative forms of transportation which might work for you.

INDIVIDUALIZED LEARNING SYSTEMS

Post Assessment

List 8 reasons why people could have their licenses taken away. What might be the consequences?

IN TROUBLE WITH THE LAW--YOUR RIGHTS IF YOU ARE ARRESTED

Goal:

The student will be able to identify individual's rights if ever arrested, and will learn about some of the legal problems and possible solutions involved.

Performance Indicators:

The student will show understanding of the topic by:

1. Successfully completing a Self Assessment.
2. Researching examples of "felonies" and "misdemeanors."
3. Researching the circumstances under which a person could be arrested in a particular state.
4. Visiting their local police department and asking about typical procedures which are followed when an arrest is made; also preparing a list of research questions.
5. Completing a written Post Assessment.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

WHAT IS MEANT BY ARREST?

ARREST means placing a person under restraint, or taking a person into custody in order to charge him or her with an offense. If YOU are ever arrested, you do have rights to protect you, whether you're guilty or innocent.

But remember, the police also have rights and responsibilities which you should be aware of.

In most states, there are 2 kinds of crimes you can be arrested for. These are:

* Felony--a crime for which you may be punished by imprisonment in the state penitentiary for one year or more.
* Misdemeanor--a crime for which you may be punished by imprisonment in the municipal or county jail for one year or less. You could possibly have to pay, in addition, court costs and a fine.

You could also be arrested if there's an arrest warrant out in your name for:

* Violation of probation or parole.
* Failure to appear in court.

An arrest is made when--1. a police officer compels or orders a person to go with him or her, or
2. when a person submits or surrenders to custody.

It is NOT an arrest--if an officer asks you to go with him or her to the police station or, if an officer stops and "frisks" you in order to inquire about a possible crime, or gives a patting of your outer clothing to search for weapons.

If you ever find yourself in a situation when you're not SURE if you're actually being ARRESTED, ask the police officer if you're being placed under arrest. You don't HAVE to go with the officer unless you ARE under arrest. The police are allowed to use more force than is necessary to restrain a person or prevent escape. There are legal remedies if too much force is used, which you should discuss with your lawyer.

IT IS A CRIME TO RESIST ARREST--even if you're innocent.

If you are ever arrested, don't become disorderly, use bad language or encourage anyone else to do so. Don't try to stop the police from arresting someone else, or you could get into trouble yourself. If you get arrested illegally, the law does provide a remedy. At the time of arrest, an officer MUST tell you WHY you're being arrested, and under what authority.

Usually, you can be arrested without a warrant (a written order to arrest signed by a Justice of the Peace or judge) and in certain cases you may be given a citation (written order to appear in court) instead of being taken into custody.

If you ARE arrested by warrant, you must be able to see it. If the officer doesn't have it on his or her person, it's your right to see it at the first opportunity. A private person has the right to arrest you if he or she thinks that a crime has been committed in his or her presence, if he or she has probable cause to believe that you committed the crime. In this case, the person who is doing the arresting must take the person believed to have committed the crime either to a police station or to a judge immediately.

If you're arrested, an officer CAN search you, even if you don't agree to it. In all other circumstances an officer must have a search warrant. If arrested, you MAY and SHOULD request the help of a lawyer. If you can't afford to hire a lawyer, one will be appointed for you by the court. Call your lawyer immediately from the police station--if you don't have one, call a friend or relative to help you find one. Use your phone calls wisely because the number you can make will be limited.

You'll be taken to the police station, where you'll be finger-printed and photographed. You can ask to have these photographs destroyed if the case against you is dismissed. Your property which you have in your possession will be inventoried --make sure you have a full list given to you. Remember, you don't have to answer ANY questions besides giving your name and address.

AT THE POLICE STATION, AFTER BEING ARRESTED:

Remember that at this stage you don't HAVE to answer any questions, but it's in your interest to be courteous. After giving your name and address you CAN refuse to say anything. You don't have to sign any papers, either.

REMEMBER, anything you say, whether or not it seems incriminating to you, may be used against you later.

It's improper for anyone to try to promise you a lighter sentence, or anything else, in exchange for a confession. The D.A. may discuss a plea bargain through you lawyer, or with you, under certain circumstances.

No official may use force or threats against you; any violation should be reported to your lawyer, the D.A. or a judge.

You can't be forced to take a lie detector test. Talk to your lawyer before asking to, or agreeing to, take such a test; they're not always accurate.

You may be required to stand in a line-up. If so, you do have the right to have your lawyer present. If the police ask you to perform other tests, ask the advice of your lawyer first.

You do have the right to get out of jail on release agreement, unless you're charged with murder. There are 3 kinds of release agreements:

- * Security release is secured by a deposit of either money or property. Be sure to obtain a receipt for any money or property you deposit. The actual dollar amount of the security is set by the court. If you feel that the amount is too high, your lawyer can ask the court to reduce it or to change it to either a personal recognizance or conditional release.
- * Personal recognizance is your personal promise to appear in court at ALL appropriate times.
- * Conditional release means that there are certain conditions that regulate your activities while out of jail and often needs the help and agreement of a third person to assure your appearance in court and to supervise your release activities.

A release assistance officer may interview you in order to obtain information on which a judge will decide whether or not to release you from jail before trial. Don't discuss any aspect of the case pending against you unless your lawyer is present. Do answer all the relevant questions (e.g., your name, address, occupation, marital status). Be accurate and complete, because your pre-trial release may depend on it.

Failure to appear in court after release is a crime which carries additional jail penalties. Normally, you must appear before a judge within 36 hours after your arrest. You should be given a written copy of the charges against you, and you'll be asked for your plea. If possible, have a lawyer when you first go before a judge. If you don't, the judge will tell you of your right to have one. The judge will postpone proceedings for a reasonable amount of time to allow you to hire one. If you can't afford to hire one, ask the judge to provide a lawyer for you.

When you appear in court, the judge will ask you to plead--

- guilty
- not guilty
- no contest

--to the charges, at the first hearing.

If you plead not guilty, the judge will set a later date for your trial.

If you plead guilty or no contest, the judge will proceed to sentence you.

In felony cases, if you haven't been indicted (formally charged in writing), you're usually entitled to a preliminary hearing, during which the judge will decide if there's enough evidence to believe that you may have committed a crime.

If the judge decides that there's not enough evidence, the case will be dismissed.

If the judge thinks that there's enough evidence, he or she will order you held for further proceedings.

Anthing you say at this point can be used against you later.

Don't give up your right to a preliminary hearing without asking a lawyer's advice. In felony cases, the Grand Jury often decides whether there's enough evidence to charge you with a crime. You may ask to appear before the Grand Jury, when it's considering your case, if your lawyer thinks it would be to your advantage. If you do appear before the Grand Jury, you'll be asked to plead either "guilty" or "not guilty."

The Grand Jury doesn't have to allow you to appear before it.

If the Grand Jury indicts you, the court will set a date for trial and you'll be tried on the charges laid down in writing in the indictment.

INDIVIDUALIZED LEARNING SYSTEMS

Self Assessment

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

1. What exactly does ARREST mean?

2. In most states, there are 2 kinds of crimes you can be arrested for. What are these?

3. Name one possible reason for an arrest warrant being put out for someone.

4. Is it an "arrest" if an officer stops and frisks you?

5. Is it a crime to resist arrest under all circumstances?

6. Does an officer have to tell you why you're being arrested and under what authority?

7. A private person has the right to arrest you under what circumstances?

8. Is it true that anyone who is arrested has the right to the help of a lawyer?

9. If you're arrested and taken to a police station, are you required to answer ALL the questions you may be asked?

10. Can you be forced to take a lie-detector test at the police station?

11. There are 3 kinds of release agreements. One of these is personal recognizance. What does it mean?

12. Is it a crime to fail to appear in court after a release agreement?

13. How soon should you appear before a judge after being arrested?

Self Assessment Answers

1. Arrest means placing a person under restraint, or taking a person into custody to charge him or her with an offense.

2. Felony and misdemeanor.

3. Any one of the following:
   - * violation of probation
   - * violation of parole
   - * failure to appear in court.

4. no

5. yes

6. yes

7. If he or she thinks that a crime has been committed in his or her presence, and if he or she has probable cause to believe that you committed the crime.

8. yes

9. no

10. no

11. It means your personal promise to appear in court at all appropriate times.

12. yes

13. Within 36 hours.

Assignment

COMPLETE THE FOLLOWING.

1. What types of crime could be called a "felony"? List 5 examples.

2. What types of crime could be called a "misdemeanor"? List 5 examples.

3. Visit your local police station and ask an officer about the typical procedures that are followed when an arrest is made. Prepare a list of questions before you visit. You might include such questions as:
   Do many people try to resist arrest?

   How many telephone calls are people allowed to make after being arrested?

   Approximately how many arrests are made each week?

   How soon does an arrested person appear before a judge?

4. Research ALL the circumstances under which a person can be arrested in your particular state.

Post Assessment

Write a short report (at least half a page) about your visit to your local police station.

RELEASE FROM PRISON

Goal:

The student will be able to explain the major problems an ex-prisoner faces when returning to the community and how he or she can find support and help himself or herself succeed.

Performance Indicators:

The student will show understanding of the topic by:

1. Completing a Self Assessment successfully.
2. Researching State prison statistics and support services within the local community.
3. Writing and presenting a report from personal research done within the community, and suggest ways in which the present situation might be improved.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you. Arrange for a time to present your report to your class.

Information

INTRODUCTION

There are many people who commit crimes who probably deserve a long term in prison, and society deserves and needs to be protected from them.

This module will look at some of the very real problems experienced by prisoners on their release, and at ways in which this difficult transition may be made easier, so that they can begin to be integrated (accepted) back into society.

SOME FACTS ABOUT OUR CRIMINAL JUSTICE SYSTEM

* The first penitentiary in U.S.A. was opened in 1790, in Philadelphia. Its purpose was to punish offenders by putting them in solitary confinement.

* Hard labor in prisons was introduced in 1825 in New York. It consisted of moving rocks from one place to another and back, and it was supposed to provide prisoners with something to do because so many had gone insane in solitary confinement.

* The U.S. imprisons more people than any other civilized country apart from South Africa and the Soviet Union--well over 1/2 million--and the rate of imprisonment is rising.

* The crime rate, according to F.B.I. sources, has increased over the past 10 years from 2,750 to 5,055 crimes per 100,000 population, an increase of 84%.

Prison Populations have Exploded in the Past Decade.

* 65% of all prisoners have sub-standard facilities according to a recent national survey. Prison conditions have recently caused lawsuits in 42 states.

* Prisons and jails are currently operating at 173% of capacity, and it would take $20 billion to bring them up to minimum standards. Prison overcrowding is a serious national problem.

* The number of minorities in prison is 10 times that of whites--some states have up to 100 times as many minorities as whites in prisons.

* The average number of people in prison on any one day in U.S. is 207 per 100,000. In Oregon the rate is 194 per 100,000, in Washington 185, in Idaho 156 and in Hawaii 58. Nevada has the highest rate in the nation with 345 per 100,000.

* Over 85% of prisoners are low wage earners--poor people.

* It costs approximately $8,000 per year to keep one offender in prison, but it does vary from state to state (e.g. $2,241 per prisoner in Texas to $14,442 per prisoner in Massachusetts).

* The Criminal Justice System employs 2 to 3 times more people than are imprisoned, on any one day in U.S.

* Experts believe that the rate of imprisonment varies directly with the rate of unemployment.

* More federal prisons have been built in the last 10 years than were built in the entire history of U.S. before that, but they become overcrowded after they're built.

* White collar crime costs the public 10 times more than street crime per year--$40 billion against $4 billion.

* Experts believe that over 90% of the adults in this country have at some time committed a crime for which they could be imprisoned.

* Almost 25% of the juvenile judges in this country have no legal training. Nearly 80% of them haven't received a B.A. degree.

THE RE-ENTRY CRISIS FOR EX-PRISONERS

It's clear from what you've just read that there are many more people in prison today than ever before, which means that more ex-prisoners will have to face the re-entry crisis back into society on their release. You probably know someone who has been in prison. If not, you will someday.

With a better understanding of the problems and difficulties they must face you'll be better able to help them make the transition back into the community.

The transition is always difficult--even for short-term prisoners. Inside prison, prisoners are not prepared either practically or emotionally for the re-entry crisis, and far from being a great celebration, it's usually a terrible shock--bewildering, disorientating and frightening.

Ex-prisoners face many awkward times: Humiliations, feelings of inferiority and inadequacy, and the sense of not belonging anywhere. Even short-term prisoners are greatly affected by the change from the slow, grey world of prison to the fast-moving, colorful and turbulent world outside.

For those of you who know little of prison life, it might be helpful to have an idea of what conditions are like inside prison, so you can better understand what a great contrast an ex-prisoner faces when he or she returns to the community.

What's It Like to be in Prison?

* Most prisoners have little or no privacy--most live in small, open-face cells and can be observed by their guards at all times--going to the toilet, dressing, sleeping, etc.

* Prison rules restrict even a modest amount of human intimacy--a visit from a loved one may begin and end with a 30-second embrace.

* Harsh language; swearing, cussing and insult is a normal part of prison life.

* Time passes very slowly--prisoners learn to get through one day at a time.

* There is very little stimulation, either physical or mental. Even if prisoners are allowed to watch T.V., take some classes or do in-prison work, life is overall still very boring.

* Prisoners learn to live by a different code of rules, known as the "convict code." The code varies from prison to prison, but the first rule is always "don't snitch." Informing on other prisoners, whatever they've done, is dealt with very harshly by the other prisoners. "Always fight back" is another important rule of the code. The "stand-up cons" are the most ruthless and aggressive prisoners; they are also the most highly respected and influential as far as other prisoners are concerned. They live consistently by the code.

Outside prison the code runs against civilized values, and ex-prisoners who continue to live by it are not good candidates for a smooth transition back into the community and the job market. The "big shot" from prison may be unable to fit in or even compete within normal everyday society.

PROBLEMS A NEWLY RELEASED PRISONER HAS TO FACE ON RETURNING TO SOCIETY.

I. Getting Settled Down.

A. Financial--When an offender leaves a state prison, he or she is required to have $100 "gate money" to get going in the world. If the offender doesn't have it, the state will provide it. From this, rent, food, clothing, some form of transportation and basic essentials have to be purchased.

Although some prisoners do find financial support from their family, social security or veteran's programs, the majority leave with just gate money or a little more. But, in order to survive at this time, it's clear that building up some sort of support system and being able to seek and accept help is essential.

B. Emotional--Newly released prisoners can experience many conflicting feelings and behaviors. They want to appear self-confident and in control, but may be feeling very inadequate and afraid.

Fear of discovery is a frequent problem. Many ex-prisoners think that they are somehow "marked" and feel very self-conscious. There's always the fear of rejection if they're honest about the past.

Often feelings of resentment and hostility against society can make ex-prisoners very difficult to get on with and unwilling to seek out or accept support.

Moods can swing from anger to humility or from feeling "on top of the world" to being withdrawn and uncommunicative. Again, building up support at this time is very important, and ex-prisoners may find that their social skills have got rusty after a spell "inside", so they'll need to start building up their inter-personal skills with a variety of people. Knowing people who can be understanding and supportive can make all the difference.

C. Finding Work--Probably the most important factor in determining whether an ex-prisoner will "make it" back in society.

Here are some relevant facts:

1. Studies show that both state and federal prison populations increase as unemployment increases.
2. The unemployment rate for ex-prisoners is 3 times the overall rate of unemployment.
3. Parolees who find work soon after release are far less likely to continue in criminal activities than those who stay unemployed.
4. One out of every 3 unemployed ex-prisoners will eventually be imprisoned again.
5. People between 16 and 24 are less likely to be employed than those over 24. This age group also commits over 1/2 the crimes in the U.S.

From these statistics, we can clearly see that it is more difficult for an ex-prisoner to find work on his or her release, but at the same time, if ex-prisoners are to have a good chance to make it again back in society, they need a job to give their life a sense of purpose and to give themselves feelings of pride and self-respect. It's often easier to return to a life of crime than to find employment.

There are no special provisions for helping ex-prisoners find work.

- They must follow exactly the same procedures as anyone else who is job hunting.
- Few employers choose to hire someone with a prison record, even if they claim to be liberal and unprejudiced

The Long-Term Prisoner

Longer term prisoners have a harder time adjusting to life back in society.

- After a long time in prison, the first few weeks or months of release can be bewildering and confusing, trying to take in sights, sounds and smells that haven't been experienced for years.

- Language can be a real problem. It can be difficult at first to get out of the habit of using prison jargon, which is harsh and expressive, and to know what language is appropriate in different situations in society.

- New technological changes can be very confusing; something as simple as using a telephone can be intimidating. The accumulation of many changes, both small and large, can come as a shock and be very disorientating.

- Technical skills that were once second nature may be lost.

- Social and recreational skills can get very rusty in prison.

- Longer term prisoners often suffer from agoraphobia--an abnormal fear of open or public places. Being inside may be too confining, but being outside may be frightening. After living in close quarters with hundreds of other prisoners, the ex-prisoner can fear being alone, but can also fear strangers.

- Establishing relationships with the opposite sex can be awkward and traumatic.

- The ex-prisoner may have lost the ability to perform many ordinary skills which have no use in the prison world, and have great difficulty in knowing how to buy a movie ticket, buy items across a store counter, or get on a streetcar or bus.

Finding a Place to Live

A temporary residence is usually found for ex-prisoners on parole who don't have friends or family. Often they're cheap and undesirable, and in the worst part of town.

- A permanent place to live becomes a concern if a job isn't found immediately.

- The parole agent may refer the parolee to local charity organizations (e.g. Salvation Army), but by this time the parolee has often given up, returned to illegal ways of making money, or sought out other deviants for shelter, food and companionship.

Transportation

Transportation can be a serious obstacle in settling into a routine and finding and keeping a job. Most parolees are not allowed to drive, so they have to rely on public transportation or friends, or walk. The public transport system can be so confusing and intimidating to some that they prefer to walk everywhere, which is very time-consuming.

Clothing

Clothing becomes a growing concern after the first few days. If the ex-prisoner or parolee has no job and needs to look good for possible job interviews, this problem becomes very large. After a few days it can be difficult to keep appearing neat and clean. In the first weeks or months, many activities may be closed to the parolee because he or she doesn't have appropriate clothes. Prison-issue clothes are usually very few and secondhand. It's a good idea to try to get hold of at least one decent looking outfit--maybe borrow from a friend.

Coping with the Pressures of the Supervising Parole Agency

About 44% of prisoners are released on parole, and come under the supervision of a parole officer, whose job is to make sure that the parolee stays within the rules of parole. These include: A parolee must "maintain gainful employment", "must not associate with former inmates or individuals of bad reputation", "must not leave the county without permission", "must not possess, use or traffic any narcotic drugs", "must not use alcohol to excess", "must not drive a car without special permission."

During the first few weeks, the parole agent has frequent contact with the parolee and is supposed to help the parolee re-adjust. He tries to either find a job or supply job leads and find temporary housing. He has very limited resources to do this. There's a fund for meal tickets, bus vouchers, hotel rent and a little spending money, but it soon is gone. The parole agent must visit each parolee regularly , write progress reports and be available for advice and encouragement.

If a parolee really wants to survive and succeed, even though it's often very difficult to stick by the parole rules, it's essential that he or she gets along with the parole agent and fits in with the conditions of parole.

The rules are clearly laid down and it's the job of the parole agent to see that they're not broken. A parolee knows and should expect this.

Surviving parole does mean fitting in and having to prove oneself, as often happens in work situations--it's a kind of test to assess whether the parolee is ready to be integrated and accepted back into society.

The successful parolee shows by his or her efforts a very serious determination to rejoin society and make a "go of it." Those who don't want to make an effort and who deviate from the rules will eventually end up in prison again.

WHERE EX-PRISONERS CAN FIND SUPPORT IN THE COMMUNITY

Family

Family can be the most consistent and successful support group for the ex-prisoner, but only if there is no conflict or tension. Unfortunately there often are. Families can be the best and the worst support groups. They can make the re-entry crisis much smoother, or they can create many more tensions and difficulties. Often, the return of a husband or wife released from prison or on parole can be very disruptive to family life, especially if both partners are non-communicative, resentful, and resistant to change, and if there were conflicts before. Conflicts could easily increase.

Parole agents feel that if parolees have the strong backing of his or her family, then they have a lot going for them and will often be granted parole even without a job offer.

Halfway Houses

Halfway houses are usually large family houses run by non-profit organizations or private donations. They can provide the initial security of a "place to go" and can have several advantages:

1. Low rent (often payable only when a job is found).
2. Being with people who share similar problems.
3. Reasonable food.
4. Comfortable place to relax, talk, watch T.V.

Some disadvantages might be:

1. For some there's too much supervision, too many rules.
2. Some don't like being so closely associated with other parolees, because of possible bad influences.
3. The more independent minded want to feel they can make it without so much support.

These houses can usually accomodate about 20 to 50 people, only a small percentage of the parolees within the local community, at any one time.

Prisoner Support and Re-entry Programs

There are many such programs located throughout the country, but most are funded and run by donations and volunteer workers. They usually are unable to provide financial support, but provide assistance and encouragement in finding work and a place to live, re-entry counseling and emergency services such as providing food and clothing and bus tokens which have been donated to the organization.

They do provide support for those who are serious about their re-entry into society, and can be very useful in the initial difficult weeks.

HOW CAN AN EX-PRISONER HELP HIMSELF OR HERSELF TO SURVIVE?

Having a Good Attitude is very Important.

Anyone who's been in prison should know that the odds are against them finding a job, particularly if unemployment is high. To find a job and keep it, it's going to be necessary to convince a prospective employer of very serious intentions to work hard and reliably. It's up to the ex-prisoner to prove himself or herself. It's always hard to re-enter the job market, but for ex-prisoners it can be done with real determination, extra patience and positive attitudes.

Finding a Good Support System is Essential.

Ex-prisoners should make the effort to try to establish new supportive contacts and relationships, and try to avoid relying on the old deviant friends of prison life, or before. Being around people who can have a good influence will help to give direction and new meaning to life for the ex-prisoner.

Getting Along with the Parole Agent.

This will greatly increase the chances of successful re-integration into society.

Basically, it's up to the individual ex-prisoner to prove both to himself or herself and also to society that he or she is determined to make it, and that involves a lot of effort and hard work. Society makes it almost deliberately difficult for ex-prisoners, but there is support available if needed, if ex-prisoners are willing to accept it.

WHAT'S THE ATTITUDE OF THE UNIONS TOWARD EX-PRISONERS?

The Unions claim to be totally unprejudiced. Labor representatives maintain that having been in prison does not affect people's chances of becoming apprentices. They also claim that whatever the conviction, a person who is a journeyman would not be discriminated against.

INDIVIDUALIZED LEARNING SYSTEMS

Self Assessment

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

1. During the past 10 years, has the prison population of U.S. increased or decreased?

2. Approximately how much does it cost per year to keep one person in prison?

3. Experts believe that the rate of imprisonment is directly related to the rate of unemployment. Is this true or false?

4. What's the average number of people in prison on any one day in U.S.?

5. Write 4 differences between life inside prison and life in the community.

6. What is the job of the parole agent?

7. What financial help does an offender receive when he or she is released from prison?

8. Why is it more difficult for an ex-offender to find a job than for anyone else?

9. What are 4 immediate problems an ex-offender has to face on release from prison?

10. Give 2 possible sources within the community where an ex-offender could seek support.

Self Assessment Answers

1. increased dramatically
2. approximately $8,000 per person
3. true
4. 207 per 100,000 population
5. In prison, there's
   a. little or no privacy
   b. harsh language, swearing etc., is a normal part of life
   c. time passes very slowly
   d. very little stimulation physical or mental
   e. rules restrict a modest amount of human intimacy
   f. prisoners live by the "convict code"
   (Any 4 of the above)
6. The parole agent must make sure that the parolee stays within the rules of parole, and helps the parolee to re-adjust to life in society. The parole agent will assist in finding a temporary place to stay for the first week or so, attempt to find the parolee a job or provide job leads, and if funds are available, give meal tickets and bus vouchers. He or she must visit the parolee regularly, write progress reports and be available for advice and encouragement.
7. $100 "gate money"
8. Any of these reasons:
   a. The unemployment rate for ex-prisoners is 3 times the overall rate of unemployment.
   b. Most employers don't choose to employ ex-prisoners, if they have an alternative.
   c. Transportation difficulties.

d. Negative attitudes that don't convince an employer of serious intentions to make a go of it.

e. Lack of self-confidence.

9. Any 4 of the following:
   a. finding a job
   b. finding a place to live
   c. emotional difficulties
   d. financial problems
   e. transportation
   f. getting on with the parole agent
   g. re-orientation for the longer-term prisoner
   h. having enough suitable clothes
   i. finding a good support group in the community
10. Any 2 of the following:
   a. family
   b. halfway houses
   c. prisoner support and re-entry programs.

Assignment

COMPLETE THE FOLLOWING ASSIGNMENTS.

1. Find out how many people are in prison in your state.

2. Use your own initiative to find out how many ex-prisoner support services are available in your community. Make contact, either by phone or visit, and think up a list of questions you would ask (e.g. what services they provide, how they are funded, how effective they are, etc.). Talk to as many people as you can who help ex-prisoners within the community and form your own impressions.

Post Assessment

From the information you have gathered in the Assignments, and the personal impressions you have gained, write a short report about the support services available for ex-prisoners in your community. How yould you improve the present situation? Report back to your class.

ESTABLISHING CREDIT

Goal:

The student will be able to explain the nature and use of credit, how to obtain it and use it to his or her benefit.

Performance Indicators:

The student will:

1. Demonstrate understanding of the Information by answering questions and working out some elementary money problems.
2. Find out how many local merchants issue or recognize credit cards.
3. Practice making an application for a credit card.
4. Find out and report on the dollar difference between purchasing a major item for cash and by credit.
5. Write a brief description of his or her plans for using credit.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

WHAT IS CREDIT?

Credit is getting merchandise or services and paying for them later. Credit is going to the doctor, dentist, lawyer or counselor, and being billed after you have used their services. It is a plastic credit or charge card that enables you to get what you want now and pay in a lump sum at the end of the month or to pay a percentage over several months. Credit is using electricity or the telephone and paying later. It is a loan that goes toward buying your house. Credit is everywhere in modern society.

Credit benefits the creditor (the person who gives you credit)

* It enables the creditor to sell to people who don't have "ready" money
* It earns the creditor more money in interest on the amount you owe
* It encourages people to buy on impulse and to pay out more than they would have if they were paying cash

Credit can also be of great value to the customer

* It enables you to obtain goods and services when you want them
* It allows you to buy whenever you think there's a good price
* It permits you to buy major items such as furniture, a car or house
* It provides an emergency cash fund--either in direct loans or by being able to take advantage of credit to free your immediate income for use

CREDIT AND CHARGE CARDS

These are often thought of by people as the same thing, but besides their size and the plastic material they're made from, they serve two separate functions.

Charge cards

You pay an annual fee for these and are expected to make one payment of the entire bill when you receive it. This allows you to make a number of purchases without handling cash and can be very convenient if you're traveling at home or abroad.

Credit cards

Examples of these are VISA, Mastercharge and most oil company cards. They allow you to get what you want now and pay later over a period of time. Any amount that you don't pay costs you up to 20% in interest. If you have an average monthly balance of $300 that runs over into the next month's billing, you would be paying about $60 a year in finance charges.

These cards are also useful as identification when you're writing checks.

Remember, the cheapest way to buy anything is to pay cash. On purchases you ALWAYS save money, and you increase the amount of choice available to you. However, for larger items, it's probable that getting credit is essential. Whenever possible, offer cash and ask for a reduction in the asking price of between 5% and 10%.

CREDIT ALWAYS COSTS MONEY

There is often a grace period of about 30 days where you can receive goods and services without paying finance charges, but after the first billing, the amount you pay for the goods or services will increase. Think of it as renting money; if you rent something, you pay a rental charge.

HOW DO YOU OBTAIN CREDIT?

Every adult will, at some time, be invited to apply for credit. But not everyone is granted it. Creditors look for two things:

1. Whether you have,in their estimation, enough income.
2. How willing you are to make payments.

They decide on these two areas by:

* Asking you to fill out an application form, giving them personal information
* Checking with a credit bureau for any information there is about you

THE APPLICATION FORM

A typical application form would have questions asking you for:

1. Details of your job--how much you make, how long you've been in it, who your boss is.
2. Whether you have any other source of income.

3. Where you live--whether you own or rent, how long you've lived there, where you lived before.
4. The number of any checking or savings account and the address of your bank.
5. Whether you have any other credit--the names and addresses of creditors.

The potential creditor will look at the answers to these questions to decide whether he or she considers you reliable and dependable. You could get turned down for various reasons:

* Your job is seasonal or subject to layoffs. This could be a real difficulty for workers in construction, so it's important to be able to show where your yearly income will come from.
* You haven't (as far as they're concerned) been with the same employer long enough. This could be a problem in construction, and the best advice is to establish your credit worthiness at a time when you think you'll be with the same boss for a longer contract or series of jobs.
* You're not buying a house.
* You haven't lived in the same address or been with the same landlord for at least a year.
* You overdraw at the bank.

INFORMATION FROM A CREDIT BUREAU

In addition to assessing your answers on the application form, the creditor will check your credit record at the local credit bureau. This bureau keeps a file on you with information about address, job, salary and any previous credit payments that you've been making. This information is sent to the credit bureau by previous creditors; they send details of your good paying record, as well as your failures to pay on time. So, if you've been in debt in the past and had difficulty in making the re-payments, for 7 years you're likely to have a poor credit history--that's how long they keep the records. It's 14 years if you ever go bankrupt.

There are credit bureaus nationwide and they make information available to each other. They sell the informatin to banks, retailers, credit card companies, etc. ANY INFORMATION THAT THEY HAVE ON YOU--GOOD OR BAD--WILL FOLLOW YOU AROUND WHEREVER YOU GO.

WHAT IF YOU'RE TURNED DOWN?

If you are refused credit because of information in a credit bureau file, you can, by law, see a copy of your file and find out who else has requested to see it for credit purposes during the last 6 months. (It is also possible that some employers will get information on you from a credit bureau before offering you a job. If you have been turned down for jobs and don't know why, it might be a good idea to see your credit file. You're allowed to find out which employers have requested to see your file during the past 2 years.)

If you request, by phone or mail, to see your file within 30 days of having been refused credit, you can get a copy free.

You are also entitled by law to challenge any information or give fresh evidence that might clear your record. If and when the record is changed, you can ask the credit bureau to give the revised information to whoever asked to see it previously.

If you can't get a poor credit record changed in your file, and you believe it is not a full story of the facts, you can make a written statement giving your version of what happened, and this will be included in your file for potential customers to see.

ESTABLISHING A REPUTATION FOR BEING A GOOD CREDIT RISK

If you have a record of bad debts, then it's going to be harder than if you're just starting out. For the bad debtor, it is essential to clear all the money you owe and get the record straightened out. For people wanting to get credit for the first time, there are several ways, although none of them is easy.

* Maintain a savings and/or checking account at the bank and make sure you are never overdrawn. This does not in itself get you credit, but it proves you can handle money.
* Put a portion of your wages in a Credit Union. After you've saved a few months, ask for a small loan that you know you can repay quickly. (You might even consider taking out a loan, putting the money into a savings account and never touching it until the time comes to repay the loan.) Whichever way you do it, the repayment of a loan proves to

potential creditors that you can handle money in a responsible manner and that you're a reliable person when you have to make re-payments. This is the sort of evidence that creditors are looking for.

- If you're fortunate enough to own or be paying for your own house, then you'll always have a means of raising money or getting credit. Owning a house is considered equity, and banks will lend money to a person with property that could, if necessary, be sold to repay the loan.

IF YOU'RE GRANTED CREDIT

It's important to keep a good credit reputation. It could be as valuable to you as money in the bank. Take on only those debts that you can afford and always make payments on time. If, for some emergency reason, you can't make the payments one month, it's important that you contact the creditors immediately to explain your problem and your plans for making future payments.

How much credit is too much?

Before you apply for credit or a loan, figure out how much you can realistically afford in monthly payments. Total how much money you have each month after paying taxes. Next, make a list of all the unavoidable payments--rent or mortgage, utility bills, food, transportation, medical and other essentials. THE DIFFERENCE BETWEEN THE TWO TOTALS IS THE AMOUNT OF DISCRETIONARY MONEY THAT'S AVAILABLE TO YOU. This is money that can be used for leisure, savings or purchasing extras.

A yardstick measurement for the amount of debt that it is realistic to take on would be a third of your annual discretionary money. For example, if, after paying bills, maintenance and housing costs, you're left with $350, use the following formula:

$$\frac{12 \times 350}{3} = 1400$$

That would be your debt ceiling at an one time. Try to stay within this and you should be able to maintain your re-payments, enjoy goods and services when you want them AND keep an excellent credit record.

GENERAL GUIDELINES FOR USING CREDIT

- Think of each credit purchase as a cash payment; if you wouldn't pay that amount of cash for it, leave it alone.

- Keep the number of credit or charge cards to a minimum. There is no special status given to people with a stack of plastic cards. The more cards and credit you have, the greater the odds of losing them, overlooking (forgetting) payments or getting "over your head" in debt.
- Where you have it and can use it, choose cash.
- Remember, the most important factor in deciding on getting credit is how stable your job and your life are going to be in the near future. If you are nearing a divorce, it would be better to destroy every credit or charge card you and your spouse have. If you're in doubt about the future of your job, pull back and step carefully or you might fall into a pit that's difficult to climb out of.

INDIVIDUALIZED LEARNING SYSTEMS

Self Assessment

ANSWER THE QUESTIONS IN THE SPACE PROVIDED.

1. Write down two ways in which credit can be of benefit to the creditor.

2. Write down two ways in which credit can be useful to the customer.

3. If you have an average monthly balance of $400 owing on a credit card, how much would you pay each year in finance charges?

4. If you are paying by cash, it's worth trying to get a reduction of the asking price by about how much?

5. What are the two things that creditors look for in a person before giving credit?

6. How does a creditor get information about you?

7. What is the first thing you are legally entitled to do if you are refused credit on the basis of a credit bureau report?

8. How much does it cost to see a copy of your credit file?

9. If you go to live and work in another state, can you start a new credit file?

10. How long do credit bureaus keep information on your bad debts?

11. If you have $200 discretionary money each month,how much is it safe to get into debt?

12. Which is the cheapest way to buy things?

Self Assessment Answers

1. and 2. A choice of answers is available on the first page of the Information.

3. $80

4. Between 5 - 10%

5. Whether you have enough income and how willing you are to make payments.

6. From an application form you fill out and from the files of a credit bureau.

7. Ask to see a copy of your file.

8. Nothing, if you make the request within 30 days of being refused credit.

9. No, the old information follows you through the network of credit bureaus.

10. 7 years; 14 years for records of bankruptcy.

11. $\frac{200 \text{ X } 12}{3} = \$800$

12. Pay cash.

Assignment

COMPLETE THE FOLLOWING ASSIGNMENTS.

1. Find out how many local stores offer credit cards of their own. If they don't issue their own, do they allow credit on other cards?
2. Pick up a credit or charge card application form at a store or bank and fill it out. (There's no need to mail it.)
3. Find out the address of your local credit bureau.
4. Find out the price of a car of your choice: (1) Paying cash, (2) using credit. What is the difference in price?
5. Share your findings with another person in the class.

Post Assessment

Write at least half a page on how you plan to use credit. What would you buy on credit? If you have no credit rating now, how are you going to get one?

HOW AND WHERE TO GET HELP IF YOU'RE IN SERIOUS FINANCIAL DIFFICULTIES

Goal:

The student will be able to identify places where people who are in serious financial difficulties can turn for help.

Performance Indicators:

The student will show an understanding of the written material by:

1. Completing a Self Assessment successfully.
2. Completing Assignments which involve researching the sources of financial advice and help within the local community and researching the state laws relating to the operations of commercial debt adjusters.
3. Completing a Post Assessment which involves giving a class presentation arising from the research findings.

Information

If you were in serious financial trouble and couldn't see a way out, would you know how or where to get help in your community?

Most people who are in financial trouble struggle on alone, getting deeper and deeper in debt until their debts become overwhelming and their resources are few. Financial problems and money differences can also lead to stress and conflict within family relationships, so it's very important to get them figured out. The MAIN piece of advice given by EVERY reputable organization that deals with debtors in trouble is:
"RECOGNIZE YOUR FINANCIAL PROBLEMS EARLY--SEEK HELP SOONER."

Recognizing your financial problems early leads to simpler, shorter solutions every time.

If you're worried about YOUR financial state at this time, or know someone else who is having problems, why not consider seeking help from a counselor? A counselor will look at your individual case and help work out a plan to start you on the road to a future in which you'll be able to handle your own finances with confidence. Depending on the depth of your personal financial problems, you might find one or more of the following organizations helpful:

CONSUMER CREDIT COUNSELING SERVICES (CCCS)

Units exist in more than 100 cities in the U.S. They are organized and financed locally, and are run as non-profit organizations. CCCS units offer 3 different types of services:

* group education
* budget counseling
* budget counseling and distribution of funds to creditors

GROUP EDUCATION: Great emphasis is placed on trying to educate the public, in the hope that families and people will learn to successfully manage their own finances and not need the other services offered.

BUDGET COUNSELING: 90% of the people who seek help from CCCS are in such a bad financial mess that they need more than budget counseling alone. But, for the 10% who seek help before they're desperate, usually a single session with a counselor will be enough to help a couple work out a plan for reducing living expenses and/or increasing income, in order to free some money to pay their creditors directly.

Counselors can also work out plans to extend some repayments and pay off others early, whichever would benefit the applicant. RESPONSIBILITY FOR CARRYING OUT THE PLANS IS WITH THE APPLICANT.

BUDGET COUNSELING AND DISTRIBUTION OF FUNDS TO CREDITORS: Is for those people who find themselves in the worst trouble and need a longer-term working relationship with the counselor.

The counselor will spend time discussing in detail present financial troubles and will then help by:

* working up a budget plan for the debtor-clients, helping them to find ways to cut back on spending, which would leave a weekly amount left over for paying off debts.
* arranging with creditors to allow the debtor to pay off large debts over a longer period of time.
* talking with each of the creditors and trying to persuade them to allow the debtor to make reduced payments that will match the free income which is available, with no increase in interest rates. Counselors try very hard to encourage creditors to go along with the plan, but can not FORCE them to accept. Most creditors do, because they know:
    1-CCCS offices have a good reputation
    2-some payment is better than none
    3-all creditors get equal attention

Only the court can force creditors to accept reduced payments in a Chapter 13 bankruptcy (see module on Bankruptcy).

HOW DO THE CREDITORS GET PAID?

When a plan acceptable to all the creditors has been worked out, the debtor-client has to deposit the agreed amount of money each week at the CCCS office. The counselor pays the creditors once a month.

HOW IS CCCS FINANCED?

Financing does differ from city to city, but, as a general rule, the units get their financial support from credit businesses within the community (department stores, credit card banks, loan companies, etc.). Funds are distributed to creditors whether they contribute toward financing the CCCS or not.

HOW MUCH DOES THE DEBTOR-CLIENT HAVE TO PAY CCCS?

Usually there is no charge at all for counseling.

If funds have to be dispersed to creditors, then a small fee of about $3 is charged on a weekly or monthly basis. This charge is very small, considering the cost of counselor salaries, office overhead and the amount of paperwork and bookkeeping involved. The average debtor has about 15 to 20 creditors.

HOW TO FIND YOUR LOCAL CCCS UNIT.

Use the Yellow Pages of your phone book. You may have to wait several weeks for your first appointment, UNLESS you're in an EMERGENCY situation. Funding for CCCS has not kept up with increasing community needs, so you'll probably have to wait your turn for help--another good reason for recognizing your financial problems early!

If you're lucky enough to have a CCCS office in your area, you'll find they offer the most direct, sympathetic and effective help to people in financial trouble.

UNION OR INDUSTRIAL COUNSELING

Many unions offer counseling services to their employees--it varies greatly from place to place.

Contact your local union office and ask whether financial counseling is available to YOU. If not, they'll refer you to an agency such as CCCS in your community for help. Many large industrial companies now recognize the need for employee counseling and support counseling services.

CREDIT BUREAUS

Credit bureaus were the first to recognize just how many Americans need individual help and counseling with their financial problems.

At first, people with bad credit ratings because of slow or even non-payment of credit accounts were referred to them by local creditors and they tried to give individual counseling. They soon found that the small staff couldn't cope with the large numbers of debtor-clients and found they had to refer people to other local agencies, such as CCCS.

Credit bureaus DO continue to give credit counseling to families in towns and cities where CCCS offices haven't been set up. Although they recognize the growing need for debt counseling, because it's not their main function, they're usually not in a position to provide an adequate service. Some small credit bureaus may offer a very limited counseling service, through a volunteer program.

Credit bureaus differ from place to place, so call or visit your local credit bureau to find out what services are available. If they have a full-time counseling staff, they'll set up an appointment for you and let you know what the costs are. If they don't, they'll be able to refer you to another local agency that will help.

CREDIT UNIONS

These are formed in connection with a labor union, company, college, medical organization or other institution, and might provide financial counseling, but it will be limited. Only the very large credit unions have a staff of full-time counselors on hand to help people. Usually, if you ask credit unions for help, you'll be referred to a local agency.

If your labor union has an associated credit union, you could ask the manager if the credit union provides any degree of credit or debt counseling. If your problems aren't major, limited counseling and a "consolidation" loan for paying off high-cost loans can often be arranged.

At the least, you can expect to be referred to a reliable source of help.

COMMERCIAL DEBT ADJUSTERS OR DEBT POOLERS

They operate under a variety of different names, which might include: debt counselors, financial arrangers, debt consolidators, budget planners, debt managers, financial adjusters, budget services, etc.

BEWARE OF UNSCRUPULOUS DEBT ADJUSTERS!

Although they advertise themselves as providing similar services to CCCS, they rarely actually do. They not only charge very high fees, but often they border on running a "racket" in those states where they're still allowed to operate.

They frequently take advantage of their clients--people who are already in serious financial difficulties. A quote from a recent Dept. of Labor report says:

"Complaints in many states have indicated that unscrupulous debt adjusters and poolers instead of helping the debt-ridden, have actually created additional problems for them."

27 states now DO NOT ALLOW commercial debt adjusters to operate a business.
16 states TRY TO REGULATE the debt adjuster business.

The states which attempt to regulate these businesses usually require a license for legal operation, which must be renewed each year. The states lay down various rules and regulations which are aimed at safeguarding the interests of the client. Misleading advertising or deceptive statements are NOT allowed. Idaho, Washington and Oregon require that anyone wishing to set up in the debt adjuster business must take an exam. Some states have laws limiting the amount of time that can pass between reciept of money from debtor-clients and the payment to the creditors.

In those states where debt adjusters ARE allowed to operate, their numbers have risen sharply over the past few years. It's only the setting up of NON-PROFIT organizations such as CCCS in the community and free, or almost free, credit counseling and fund distributing agencies that seems to slow down their expansion.

According to evidence presented to the House of Representatives, debt adjusters tend to "prey on gullible and unsophisticated people who find themselves in deep debt troubles."

These are some of the abusive practices carried out by unscrupulous (dishonest) debt adjusters:

* deceptive or misleading advertising, which plays on the fears of people who are already in serious financial trouble. These people worry that their wages will be stopped, their credit rating will be very bad, their car or T.V. will be re-possessed because they can't meet their bills. Advertising offers an "easy" solution to their problems.
* fees can be as high as 25% of the money collected from the debtor-client. In addition, interview charges, filing charges and other billings can add up to a very expensive service.
* one of the most disreputable habits of all is taking their full fee "off the top," before any money at all goes to the creditors. Once the full fee has been collected, the debt adjuster often loses interest in the client and the client might eventually find out that the creditors have NOT received any payments.

There's not much the client can do about it. Some results of dealing with unscrupulous debt adjusters are:

* creditors don't often cooperate with debt adjusters.
* few, if any, problems are set right for the debtor--usually, quite the opposite happens. The debt adjusters in fact ADD another LARGE debt to the debtor client's already long list of problems. Also, relations between the debtor and the creditors can get WORSE, because debt adjusters usually advise debtor-clients NOT to contact their creditors.

LEGAL AID SERVICES

These services provide help and counseling with serious financial problems, at little or no cost, to people with a very low income. Most people who have a regular income DON'T qualify for this service. You can find Legal Aid in the Yellow Pages of the phone book.

PERSONAL FINANCIAL CONSULTANTS

They provide a financial service for the minority of people at the opposite end of the scale--the VERY WEALTHY. They can provide either financial advice or a very FULL and expensive service for those rich people who can't or don't have the time to bother with dealing with their own financial affairs.

TO CONCLUDE: AVOID the commercial debt adjuster at all costs! There are so many sources of reliable financial counseling and fund disbursement agencies, which charge only a very minimal fee in nearly every community. SEEK THEM OUT!

Self Assessment

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

1. Do most people seek financial help early, or do they leave it until they're already in difficulties?

2. What's the MAIN piece of advice given by EVERY reputable organization that deals with debtors in trouble?

3. Are CCCS offices run for profit or non-profit?

4. How are most CCCS offices financed?

5. What are the 3 different types of services offered by CCCS offices?

6. Why do most creditors cooperate with CCCS counselors in their efforts to help their debtor-clients pay back the money they owe?

7. About how much do debtor-clients have to pay CCCS for counseling and fund distribution services?

8. Do some unions provide financial counseling for their members in difficulty?

9. List 2 abusive practices carried out by unscrupulous debt adjusters.

10. How many states actually BAN commercial debt adjusters from operating a business?

11. List 2 ways other states try to REGULATE the operations of debt adjusters.

Self Assessment Answers

1. Most people wait until they're in serious financial difficulties.

2. Recognize your financial problems EARLY and seek help SOONER.

3. Non-profit.

4. They are usually financed by credit businesses within the community (eg. department stores, credit card banks, loan companies, oil companies, etc.).

5. The 3 services are:
   * group education.
   * budget counseling.
   * budget counseling and distribution of funds to creditors.

6. Most creditors cooperate because:
   * CCCS offices have a good reputation.
   * they know that some payment is better than none.
   * all creditors get equal attention.

7. Small weekly or monthly charge of around $3.00.

8. Yes.

9. Any 2 of the following:
   * deceptive advertising--promising to provide "easy solutions."
   * very high fees--25% of the money collected, plus other charges.
   * they often take their fees "off the top", so that they get paid before they give any money to the creditors.

10. 27 states.

11. Any 2 of the following:
    * by requiring a license for legal operation which must be renewed each year.
    * banning the use of misleading or deceptive advertising.
    * by limiting the amount of time the debt adjuster can hold on to the debtor-client's money before handing it over to the creditors.
    * requiring an examination to be taken by the debt adjuster.

Assignment

COMPLETE THE FOLLOWING ASSIGNMENTS.

1. Research sources of financial help in YOUR particular community. Use the Yellow Pages in your phone book to get you started. Call your local Union office and ask if they provide financial counseling. If they don't, ask for a referal in the community. Make a list of your findings and note down:
   * what services are offered.
   * what fees are charged.

2. Find out whether YOUR state ALLOWS commercial debt adjusters to operate, or tries to LIMIT their operations by imposing rules and regulations. Try to find out what those rules and regulations are.

Post Assessment

As a result of your research, plan a short presentation to give your group telling them of your findings. Advise them how and where to go for financial advice or practical help in YOUR community.

Set a convenient time with your Instructor to give your presentation.

BANKRUPTCY

Goal:

The student will identify the causes and extent of bankruptcy, recent law reforms, the options open to someone in serious financial difficulties, and what procedures to follow in filing for bankruptcy.

Performance Indicators:

The student will:

1. Complete a Self Assessment.
2. Complete 3 Assignments requiring research and reading on bankruptcy laws.
3. Complete a Post Assessment.

INDIVIDUALIZED LEARNING SYSTEMS

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

WHAT IS BANKRUPTCY?

When someone becomes bankrupt, they no longer have to pay their debts, no matter how much they owe.

Filing for bankruptcy involves:

1. Paying a small fee.
2. Filing the correct papers in the right place.
3. Giving up certain assets.
4. Making a brief appearance in court.

Bankruptcy is a simple, perfectly legal way to make a fresh financial start.

How many people file for bankruptcy in U.S.A.?

The number of people filing for bankruptcy has nearly doubled in the past 10 years. Nearly 1/2 million Americans found themselves in serious financial difficulties in 1980 and filed for bankruptcy, a 75% increase over figures for 1979. The trend is expected to continue, especially since the new lenient bankruptcy law reforms of 1979. Inflation and unemployment are also reasons for the dramatic increase. Several years ago, only 6 states accounted for 1/2 the bankruptcy filings in the country. Word has now spread, and large numbers of people are filing for bankruptcy in every state.

Some questions frequently asked about bankruptcy:

1. Does bankruptcy destroy your credit rating?

No! The truth is that few people have much of a credit rating left when they file. It's hard to destroy nothing. Many creditors actually prefer to extend credit to someone recently bankrupt because they know that he or she will be one customer who won't be able to declare bankruptcy for a while.

2. Is bankruptcy for businesses and not for ordinary people?

Absolutely not! Bankruptcy is for anyone who finds him- or herself in serious financial difficulties which they can see no other way out of. 90% of filings are by individual people.

3. Does bankruptcy impose restrictions?

No--apart from the fact that someone who declares bankruptcy can't do so again for 6 years. There are no restrictions as to what business you can go into, how much money you can make, or what you can do with it.

4. Do you have to be "broke enough" to file bankruptcy?

No! There is neither a minimum nor a maximum debt limit.

5. Is bankruptcy irresponsible?

No! The basic principle of bankruptcy is that when a person doesn't have enough assets to pay his or her debts, what is owned must be divided among the creditors, in proportion to the amount owed each. Short of paying all the debts in full (which is not possible), what could be more responsible under the circumstances?

6. What is the cause of most bankruptcies?

Bankruptcies are almost always caused by personal financial emergencies, e.g., loss of a job, accident, fire, flood, illness, hospital bills, divorce, lawsuits. Many people over-extend themselves with credit buying, which isn't surprising considering the amount of pressure from advertising and the availability of credit cards. Nine out of ten small businesses go bankrupt within their first five years.

7. Can you change your mind and withdraw a bankruptcy petition.

Yes! An estimated 10% of petitions are withdrawn before completion, because of improved financial circumstances.

8. What's the alternative to bankruptcy if you're in serious financial trouble?

You could borrow from friends, relatives or anyone else you can persuade to lend you the money, but that's not a satisfactory situation for anyone. If you can't borrow, your creditors still won't get their money and your health--mental and physical--could suffer. But, if you file for bankruptcy voluntarily it can give you a fresh start to put yourself back on your feet again and start to practice personal financial management.

Going bankrupt doesn't stop you from paying off your creditors, it only stops you from having to.

9. When is the best time to file for bankruptcy?

When all money that is due to you, including wages, salary and loans have been paid, and you have received and spent your income tax return.

10. Can student loans be discharged in bankruptcy?

In the past 10 years, more than 10,000 students and ex-students have gotten rid of their obligation to pay back their education loans through bankruptcy. Student loans can be eliminated in bankruptcy if they have been owed for more than 5 years, or if you can prove to the court that repayment would mean hardship for you or your family.

11. Are poor people the only ones to file bankruptcy?

No. In fact the very poor are the least likely to file because they have nothing to lose, and little to fear from their crditors. Bankruptcy courts are used by a wide cross section of the public, but most people are from the middle and upper income brackets. They all have one thing in common--they owe more than they can pay.

12. Does filing for bankruptcy cause the debtor (person who owes) to lose his or her job?

It isn't likely. Most employers aren't even notified when a debtor files for bankruptcy. Even if they are notified, the employer might be pleased that the employee has taken a positive step to resolve his or her financial problems. The employer realizes that with financial pressures removed, the employee should be more productive and better able to concentrate on the job.

13. Will I lose all of my property if I file bankruptcy?

No, in fact the exemptions provided in the bankruptcy reform act of 1979 are so generous that most debtors will probably be able to keep almost everything that they own. Each state allows different exemptions and the bankruptcy act also includes a list. The debtor has a choice of using either of these, and in most cases the federal exemptions offer the greatest advantage.

14. What about furniture that I bought on credit that is not yet paid for?

You may keep the furniture, by agreeing to pay the creditors the current value rather than the amount still owed.

15. The company that financed my car is threatening to pick it up. Can they do it without a court order?

Yes. In most states the right to repossess a car if payments aren't made is written into the contract. However, the finance company can't do so unless you are willing to give it up. If you refuse and keep it hidden, the finance company will have to get a court order to take possession of the car.

16. How can bankruptcy affect the trades?

People in the trades whose work is seasonal or affected by lay-offs could find themselves in financial difficulties if they spend when the money is good, over-extend their credit buying and don't plan for times when they might not be working. Self-employed craftspeople who've set up on their own, and journeymen who've become general contractors could get themselves into trouble if there were a slump in the construction trade.

DO YOU NEED A BANKRUPTCY LAWYER?

This is one of the first decisions for someone who decides to file for bankruptcy. You don't have to hire a lawyer, it is possible to "do it yourself." Many more people are now petitioning for themselves and are discovering that with the help of the many excellent "Do it yourself - Bankruptcy" books on the market, that after filling out all the forms, the rest is fairly easy. You can save yourself quite a lot of money, (usually between $250 and $500) but you do need time, patience and a good knowledge of the correct procedures.

If you can possibly afford the expense of hiring a lawyer, then do so. (Especially if at any time you are formally charged with doing something, or failing to do something, that constitutes fraud.)

How to find a good bankruptcy lawyer?

You should:

- get a personal recommendation.
- use the Yellow Pages and look under Attorneys or Lawyers. Call up several and ask them or their secretaries which lawyers in your community specialize in bankruptcy cases.

or

- call the Clerk of the United States District Court and ask for names of the leading bankruptcy lawyers in your community.

451

BANKRUPTCY LAW

The current Bankruptcy Law is the Chandler Act of 1938, with a major revision in 1979. States can pass bankruptcy laws too, but any state laws that are in conflict with federal laws (passed by the U.S. Congress) are always replaced by the federal law. Federal law has gaps in it that are intended by Congress to be filled by state laws. Many of the state exemptions were designed for a basically rural economy and haven't been revised for over a century!

They allow bankrupts to keep such items as:

"one cart or wagon, and feed for oxen, horses or mules for one month, and seventy-five bee-hives" . . . . . (Arizona)

"the family Bible, pictures and school books, a lot in a cemetery, furniture, bedding and provisions not to exceed the value of $500 . . . . . (Wyoming)

"cemetery lots, church pews, personal property to the value of $1,000 . . . . . . (Alabama)

"sewing machines of all seamstresses, and private families" . . . . . (Pennsylvania)

"one farm horse or mule or one yoke of oxen, one loom, one spinning wheel, 100 pounds of lint cotton, 10 head of hogs, fifty bushels of corn, one wagon, one table and set of chairs" . . . . . (Georgia).

Clearly, many of the state bankruptcy laws were out of date and did not provide the debtor with the basics for a fresh start, which was their original intention.

The new Bankruptcy Reform Act of 1979 was designed to ensure that a debtor who goes through bankruptcy comes out of it with sufficient resources to start again. The federal exemptions are so generous that, in most cases, the debtor will be able to keep almost all he owns, without making any further payment on his debts.

A debtor can become bankrupt and still retain:

- an automobile
- real estate
- all of his or her furniture, clothes, household possessions
- jewelry
- paintings

It's possible that a husband and wife, filing jointly, could retain assets valued at $30,000 or more and still emerge from bankruptcy court with all of their debts discharged.

THE DIFFERENT TYPES OF BANKRUPTCY

Bankruptcy can be either:

- * Involuntary--This is what happens when your creditors get totally frustrated with your failure to pay your debts and they file a petition against you. You can't do anything about it. If this happens, hire a lawyer - don't try to defend yourself in this situation.

- * Voluntary--This is what happens when you decide to file for yourself. There are 4 different kinds of voluntary bankruptcy, 2 of these are for businesses, the remaining 2 are for individuals. These are:
  1. Straight Bankruptcy.
     - a. This is the most commonly used type of bankruptcy proceeding.
     - b. The debtor files his or her petition, surrenders the necessary assets which are divided among the creditors, and he or she is released from any obligation to pay all but certain debts.
     - c. Two to three months later, he or she is "adjudged bankrupt" and can immediately begin again. The filing fee is about $50. This type of bankruptcy is relatively quick and simple.
  2. Wage Earners Law.
     - a. This is for people who want to pay off their debts, but who need more time. In this type of bankruptcy, the creditors get all their money, but it usually takes about 3 years.
     - b. You're refered to as a "debtor" and not as a "bankrupt" which avoids possible embarassment. Your financial affairs are put in the hands of a trustee or credit counselor by the court, who will ensure that your creditors get off your back and agree to accept smaller payments. They help you straighten out your bills without borrowing money.

c. The filing fee is $60.
d. This method is slightly more involved than straight bankruptcy.

THE BANKRUPTCY PROCESS--WHAT EXACTLY HAPPENS?

This isn't intended as a do-it-yourself guide to bankruptcy, but is intended to give a very brief description of the steps that have to be followed, either by your lawyer, or by someone who decides to file for bankruptcy without the help of a lawyer.

1. Filling Out the Forms.

You'll need to get the correct forms, which are usually available in most large stationers or legal supply stores. You'll need one set of forms for either Wage Earners Bankruptcy, or Straight Bankruptcy. Filling out the forms is a complicated and long business, and this is where having a lawyer is a great advantage. Whether you've hired a lawyer or not, you will have to make two very accurate lists of everything you own and everything you owe. If you're doing your own bankruptcy, you'll need to get the forms notorized (signed in the presence of a Notary).

2. Filing the Papers.

Now the papers have to be presented to court. Take them and $50 in cash to the Clerk of the U.S. District Court of your district. You must file 3 sets of forms with the Clerk. The 4th is for you to keep. The Clerk will now inform your creditors that you have filed bankruptcy. The notice will stop them from pressing you for further payments in or out of court, and will inform them of the date, time and place of "the first meeting of creditors."

3. The Court Hearing.

The "first meeting of creditors" is your court hearing, and will probably be the only court appearance you'll have to make. It's an opportunity for your creditors to get together, ask you questions, and elect someone to oversee the distribution of your assests that you'll have to give up. In most cases there are very few assets left, and the creditors don't bother to show up.

Go to the appointed place, at the appointed time, dress neatly, but not flashily (no watches, rings or other jewelry). Take all your financial records for the past 2 years, and a copy of your bankruptcy petition. After the hearing, the judge will appoint someone, usually a lawyer, to be the trustee of your estate. He'll set up a meeting with you and will arrange for you to hand over everything you have to give up.

4. After the Hearing.

The danger to watch out for is something called "reaffirmation." Your old creditors may approach you and offer to "help you get a fresh start" by loaning you some money. If they do so, make sure you only sign an I.O.U. for the new debt only. Don't be bullied into making promises to pay old debts. This is probably the most frequent mistake made by people who've just become bankrupt.

CONCLUSION

Credit is an essential part of American society today. The use of credit has made a better life possible for most of us, but, for many, the pressures of credit buying can get out of hand and they can find themselves "up to their neck" in financial problems, they can't cope with. Many people experience financial problems through no fault of their own, but because of unfortunate or unforseen problems.

The present bankruptcy law is designed to meet the needs of today's society, and gives people a second chance.

If you're in that position, or know of anyone who is suffering with financial problems, don't be afraid or ashamed to see a lawyer who can put you on the road to a fresh start.

INDIVIDUALIZED LEARNING SYSTEMS

Self Assessment

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

1. What does bankruptcy mean?

2. Approximately how many people filed for bankruptcy in 1980?

3. What is the cause of most bankruptcies?

4. Do you have to hire a lawyer if you want to declare bankruptcy?

5. From which income brackets do most people filing for bankruptcy come? Lower, middle, upper?

6. Are the recent bankruptcy laws of 1979 hard or generous on debtors?

7. When is the best time to file for bankruptcy?

8. Can student loans be discharged in bankruptcy?

9. Does bankruptcy destroy your credit rating?

10. Do most state laws provide the debtor with the basics for a fresh start?

Self Assessment Answers

1. Bankruptcy means that someone filing for bankruptcy no longer has to pay their debts, regardless of how much they owe. It's a legal way to make a fresh financial start.

2. Approximately 1/2 million.

3. Most bankruptcies are caused by personal financial emergencies and also the availability of easy credit.

4. No--you can "do it yourself."

5. Middle and upper.

6. They are generous.

7. The best time is when all money that is due to you, including wages, salary and loans have been paid, and you have recieved and spent your income tax return.

8. Yes--if they have been owing for more than 5 years, or if you can prove that repayment would mean hardship for you or your family.

9. No.

10. No, they do not. Most of them are out of date and were designed for a basically rural economy.

Assignment

COMPLETE THE FOLLOWING 3 ASSIGNMENTS.

1. Find out the current figures for bankruptcy in your town or state. Has there been an increase over figures for the previous year?

2. EITHER If you know anyone who has filed for bankruptcy, ask them how it felt and how they think it has affected their life? Share your findings with your class.

   OR Go to your local library and ask the librarian to help you find a recent book about bankruptcy. Read as much as you can and compare your findings with the information in this module.

3. Go to your local library and ask the librarian to help you look up the bankruptcy law for your state in your state statutes. Are they very much out of date? Report back to your group.

INDIVIDUALIZED LEARNING SYSTEMS

Post Assessment

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

1. What advice would you give to someone who is seriously in debt, but who would like to be able to pay all their bills if they had more tiem?

2. Would you advise someone wanting to file for bankruptcy to hire a lawyer? If so, how would you advise them to find a good bankruptcy lawyer?

3. What is your attitude toward people who file for bankruptcy? Do you think that the 1979 revised Laws are too generous on debtors?

HOW TO FIGHT INFLATION AND SAVE MONEY

Goal:

The student will identify some of the causes and effects of inflation, examine their own spending patterns, and learn how to save money on a day-to-day basis.

Performance Indicators:

The student will:

1. Successfully complete a Self Assessment.
2. Complete 3 Assignments involving researching the most economical means of transportation to his or her place of work; working out personal financial goals and ways he or she could cut down on food bills.
3. Complete a Post Assessment.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

Why do many Americans today feel so "broke," at a time when they're actually earning more than ever before, and despite frequent pay raises?

The cause is INFLATION, which means the rapid rise in prices over a short period of time. It means YOU PAY MORE FOR LESS. Today, you need about $1.30 to buy what $1.00 bought only 2 years ago. Each year, inflation eats up 10% to 12% of the money in your bank account and the dollars in your pay check.

What are the effects of inflation?

- prices go up, so your standard of living goes down
- your savings or investments decrease in value
- you might suffer possible financial stress, frustration or dissatisfaction
- you might begin to question whether it's actually worth working so hard for less and less reward

The result is, that in order to fight inflation, you've either got to:

- earn more, or
- cut down on your living expenses

The problem with earning more is that as you move up the pay scale, you move into a higher tax bracket and you'll find yourself paying more to the government in income taxes and social security taxes. Did you realize that if you're an average American worker, every dollar you earn until May each year will go to pay your taxes--federal, state and local? For 4 months, you don't earn one cent for yourself or your family!

The purpose of this module is to give you some practical, day-to-day inflation fighting ideas, to help you cut down on your LIVING EXPENSES. Most of these ideas require little or no cash outlay, but each one COULD save you from $5 to several hundred a year.

THE MONEY YOU SPEND

It's very important to PLAN your spending.

Take a good, hard look at your PRESENT spending. Take some time to work out exactly how much you're spending, and on what, each month. You need to know where your money is going each month before you can change your spending patterns.

Write down approximately how much you spend each month on everything you can think of, from rent or mortgage payments, food, clothing, personal care, education, entertainment, transportation, recreation, to cigarettes, alcohol and snacks. Give yourself an incentive to cut your spending--set yourself some financial goals (saving for a house down payment, vacation, car or even getting out of debt). Once you've looked carefully at your present financial situation and have set yourself some financial goals, it's time to plan where you can cut back easiest, so that you get the MOST out of your dollar.

How to cut down on your FOOD bill.

Food is, for most Americans, the biggest item in the weekly household budget and it's possibly the #1 best bet for saving money.
Here are some tips to help you get more VALUE for your dollar:

- Plan every step of the way--make a list and stick to it. Don't buy on impulse. Always have a pad handy in the kitchen so you can jot down which supplies are running low. Look in your refrigerator, freezer or cupboards to see what items you need. Look at the store ads (and the store "specials") as you're making up your list.
- Avoid buying snacks--they're among the most expensive extras you can buy. They can add 10% to your weekly food bill without having nutritional value.
- Try to cut your shopping trips to once a week if you can. It does mean you have to be more organized, but the less often you visit the supermarket, the more money and time you'll save.
- Use a small pocket calculator on all your shopping trips. It'll help you keep track of your spending as you go through the store. If you REALLY want to cut back, decide how much you want to spend before you start shopping and STICK TO IT!
- Don't go shopping on an empty stomach--shopping hungry is a sure way to boost your impulse spending. Statistics show that if you shop after a meal you spend 17% less than if you shop when you're hungry.

- * When choosing a supermarket weigh the cost of gasoline and time against food costs. The least expensive supermarket in your town won't be the cheapest for you if you have to drive miles to reach it. Shop around; read the ads in your local newspaper and take advantage of bargains and "specials."
- * Use coupons to save cash. There are 2 types of coupons:
  1. those good for reduced prices in the store
  2. mail-in coupons for a cash refund or a coupon good for another purchase

  Both types of coupons could save you as much as $2 to $3 per week. Don't fall into the coupon trap of buying unnecessary items just because you have coupons, and check before you buy that another brand isn't cheaper even without the coupon.
- * Plan your menus--you'll find that if you take the extra time to PLAN you'll not only save money, but the quality of your meals will improve. Always remember the seasonal specials--many of the fruits and vegetables that come into season in the summer cost 50% less than in the winter.
- * Compare the costs of different forms of the same food--fresh, frozen, canned or dried. Which is cheaper? Costs often change with the seasons--usually there's very little nutritional difference.
- * Look at the bottom shelves or at the back of the shelves for excellent bargains priced well below current levels. The people who stock the shelves will get away with as little bending or stretching as they can.
- * Watch the cash register very carefully where MANY mistakes are made--they're usually NOT in your favor! Make sure the checker rings up the correct "special" prices.
- * Substitute "store" brands for nationally-advertised brands--they're usually considerably cheaper and just as good. Advertising costs and fancy packaging bump prices up. You can save yourself 20 to 30%.
- * Buy in bulk if you can, and if you think you can use ALL of the product, especially when an item is on "special." Larger quantities are nearly always cheaper.
- * Buy day-old bread instead of fresh--prices can be as low as one-third of the normal price, and most people can't tell the difference.
- * Save stamps if your supermarket gives them.
- * Take a "brown bag" lunch to work, at least a few days a week.
- * Get to know what's good quality and what's bad, particulary in meats, fruit and vegetables.

- Learn and keep track of local food prices so that you'll know when an item really is a bargain. If you can't remember prices of items you buy often, write them down and you'll find it won't take you long before you remember without writing.
- Use your freezer and buy when prices are marked down.
- Find out about the nutritional value of food and consider changing some of your eating habits to give yourself a healthier diet and to enable you to eat better for less. You might decide to cut out some foods from your diet, or substitute cheaper items which are healthier for you.
- Try to avoid high convenience foods (TV dinners, canned dinners, frozen pies). They're okay once in a while, but they're expensive and aren't nutritious.

In a recent 5-year period, the increase in food costs was a staggering 50%, and predictions for the '80s are similar! A typical family spends over $5,000 a year on food, an amount so large that it deserves special attention in your efforts to save money and fight inflation. TRY TO BUY GOOD QUALITY FOOD AT THE ABSOLUTE MINIMUM COST.

How to cut down on your CLOTHING bill.

- PLAN your wardrobe. If you want to save money on clothes, one way is to buy only a minimum number of outfits to suit your particular needs (work clothes, clothes for relaxing at home, sports or recreation clothes, clothes for going somewhere "special." Be practical and buy only clothes that you KNOW you'll wear more than once or twice a year.
- Consider the FUNCTION of clothes--Are your clothes practical for the job? Your work clothes should be good quality, hard-wearing and comfortable, so that they'll stand up well to frequent washing, bending, kneeling, etc. If you need to work outside in winter, buy work clothes that are fairly loose so you can add warm layers underneath.

  Your clothes for relaxing should be comfortable and your clothes which are more "dressy" should fit well, be well made and make you feel good about the way you look.
- Don't buy on impulse--many people end up with a closet full of impulse "mistakes" because they got carried away on shopping sprees and bought clothes they never dreamed of having until they saw them. It's even more necessary to plan your wardrobe very carefully if you have a limited budget,

so that garments are well-coordinated for colors, textures, matching accessories, etc.

- * Don't be a compulsive buyer--not to be confused with the impulsive buyer! Compulsive buyers HAVE to buy to satisfy a psychological need (to give themselves a "lift" or to feel secure in accumulating many clothes--far more than they ever need or wear). If you think you're a compulsive buyer and really want to cut down on clothing costs, you might consider getting some professional help.
- * Buy clothes off-season and you can save as much as 50%. Shop the clearance sales--after Easter, after July 4th and after Christmas. Plan ahead and make a list of all the clothing items you KNOW you'll need in the next 6 months and watch for bargains. DON'T buy clothes simply because the prices are low--BUY ONLY CLOTHES YOU NEED. If you shop carefully and with a little planning, you COULD buy every item of clothing ON SALE at considerable savings.
- * Consider upkeep as well as cost--are the garments "easy care" or do they they require expensive dry cleaning? A blouse or pair of slacks that needs to be cleaned at $3 a time could cost you an extra $25 or $30 a year.
- * Look after the clothes you already have--always hang them up and treat your "best" clothes with respect. Don't relax around the house or do household chores in them. Keep all your clothes clean and in good shape. Keep your shoes longer by cleaning them regularly and getting them repaired before they're falling apart.
- * Buy clothes that FIT well. Ideally, buy a garment that fits you perfectly. This isn't always possible, especially if you're trying to cut costs. But remember--it's better to buy something a little too large than a little too small, and consider doing a minor alteration. It's easier to take clothes in than out. DON'T buy clothes that are too small because you hope you'll lose 5 or 10 lbs.
- * Read the care labels carefully so you don't ruin clothes in the laundry.
- * Buy some items in quantity--socks, underwear, and save between 10 and 30%.
- * Look for good workmanship--poor quality clothes won't last long. Look for:
  - smooth seams and even hems
  - stitches should be even and close together
  - any linings should be firmly attached and made of fabric that won't stretch or shrink
  - zippers should be flat, and firmly attached

- * For children--buy clothes that are practical, won't show the dirt easily, are hard-wearing and comfortable. Don't impose your adult taste on your kids--it's often a waste of money to buy them clothes that you like and they don't. If they're old enough, consult them and get their preferences.
- * Use credit plans very cautiously--when you're trying to cut back, credit cards are often fatal, unless you have great restraint to control your spending. It's too easy to buy too many clothes or clothes that are too expensive, when you have a credit card.
- * Consider alterations to update your wardrobe.
- * Don't make mistakes by guessing colors. If you need to match a color shade, try to snip a very small piece of fabric from a place where it won't show (the trouser hem or a seam) to help you when you're shopping for the coordinating garment.
- * Shop around and check the discount stores, factory outlets, chain stores and department stores for the best bargains.
- * Second-hand clothing stores offer some of the best bargains around. For the shopper who knows exactly what he or she needs, and has an eye for good quality, it's possible to buy high-quality clothes in excellent condition at a fraction of the cost. Older or unique clothes are becoming more popular, not only because of great values, but also because they can lend a style of individuality to your wardrobe.

  If you don't like to be stuck with the same old clothes year after year, you might consider selling or trading some items from your current wardrobe in a second-hand store.

How to reduce your TELEPHONE bill.

- * If you have 2 telephones, cut back to one.
- * Dial long distance direct in OFF hours--calls made between 5 and 11 p.m. cost nearly 40% less, and over 50% less between 11 p.m. and 8 a.m.
- * If you make many long-distance calls to friends or family, you might consider writing as an alternative now and then.
- * If you can, buy your own phone equipment rather than rent it. In many communities you can buy a phone for about $25, which would cut about $1.25 each month from your bill.
- * If you're making long distance calls, try to be aware of how long you talk. If you take a few minutes before you call to plan what you want to say, you'll be less likely to get side-tracked and end up with a large bill.
- * Don't make "collect" calls unless it's an emergency--a local collect call will cost 75 cents.

Recycle and Trade

- Trade Services--an electrician could rewire part of a house in exchange for 2 weeks use of a summer home and have a very low-cost vacation. Initiate "trades" depending on your skills and needs. If you can fix cars, paint houses, lay floors, etc., you will probably be able to find people who'll either trade their skills or who will offer you use of their property/boat/camper, etc. in return.
- Team up with some friends, neighbors or workers and initiate a system of borrowing, exchanging and sharing, anything from clothes to home appliances, babysitting, and rides to work.
- If you desperately need a vacation and are short of cash, you might consider trading houses with a friend or someone you know reasonably well.
- Don't throw usable things away--if you can't find anyone who wants to trade, why not have a garage sale and make some money?

How to reduce your VACATION COSTS.

- Check your car thoroughly BEFORE you leave on a trip. Emergency roadside help is always more expensive than having repairs done at your local service station.
- Avoid frequent and expensive car stops on car trips. Take most of your food with you.
- Rather than stay in hotels or motels, try tourist or guest houses. You'll save.
- If you're traveling by plane, buy your ticket early and get a special reduction.
- Try a camping trip--you can rent or try to borrow the basic equipment if you plan to use a tent, or you could rent a small camper, depending on your finances. There are over 20,000 campgrounds in the U.S. and Canada. These days, camping can be as primitive or as sophisticated as your finances and tastes allow, and it can be a very economical way to spend a very rewarding vacation, especially if you have kids.

How to cut your GASOLINE consumption.

- If you drive at 55 mph, you'll get 20% better mileage than at 70 mph.
- The easiest way, of course, is NOT TO DRIVE. There ARE alternatives such as public transport, bicycle or walking. Find an acceptable substitute for driving and you'll save hundreds of dollars each year. It's a well known fact that Americans use their cars far too much, which doesn't help

the country's obesity problem! If you MUST use your car most of the time, why not consider riding a bicycle some of the time? It'll do you good as well as saving cash.

- * Plan the use of your car to combine several trips. Short trips, where the engine seldom reaches its best operating temperature, actually increase wear and shorten its life.
- * If your family owns two cars, you might consider selling one and sharing the other. This might be difficult to live with at first after you've been used to the luxury and convenience of two, but you'll save yourself an enormous amount in running costs, repairs, insurance, etc.
- * If you own a large car with high gas consumption, why not shop around for a smaller, inexpensive replacement, with good consumption. Opt for an ECONOMY car.
- * Arrange a car pool with your co-workers, so you leave your car at home at least 3 days a week. Carpooling could save you insurance money too. If you switch to a car pool and leave your car at home all but one day a week, your insurance rate could drop 20-25% for a saving of $100 if you drive 12,000 miles a year.
- * If you're waiting in your car with the engine running, turn it off after 30 seconds. It's cheaper to turn it off and restart.
- * Don't drive around with your trunk full of extra things you don't need. Each 100 lbs. will cut fuel efficiency by about 2/5 of a mile per gallon.
- * Using the air conditioner will increase fuel consumption by 6%. But, on hot days, it IS more fuel efficient to close the car windows and use the air conditioner than to open the windows wide. Open windows create resistance, requiring more energy to power the car.
- * Have your engine tuned from time to time, or learn to do it yourself. You could improve your car's mileage by 10-20% for a savings of $100 if you drive 12,000 miles a year.
- * Don't be a taxi service for your children. Let them ride a bicycle, walk, or use public transport to get to school and recreation activities, instead of being chauffeured around.
- * Keep your tires inflated to the levels stated in the instruction book. If they're under-inflated by even 2 lbs., it'll cost you 1% less mileage.

How to get your Utility bills under control.

ENERGY costs 4 times more than it did 5 years ago, as a result of OPEC oil increases. Whether you're renting or buying a house, take a close look at your utility expenses and try to CUT BACK, using any of the following suggestions:

- Keep your thermostat at 68-72 degrees. For every degree over 72, your heating bill goes up by 3%.
- Use an air conditioner only if absolutely necessary. You could try to find an alternative; an air conditioner uses 10 times more energy than a fan.
- Install clear plastic sheeting over as many windows as possible during the colder months to prevent heat loss.
- Don't heat rooms which are not used regularly, and make sure the doors are kept tightly closed and sealed.
- The cost of installing better insulation can pay off, if you intend to stay in the house for 2 years or more.
- If you have a dishwasher, open the door after the rinse cycle and let the dishes air dry; you'll cut the energy use in half.
- A dryer is a BIG energy user--it can use 9 times more energy than your washer. Dry only FULL loads, don't overdry clothes and don't forget to clean the lint tray regularly.
- Put a layer of insulation (called a "blanket") around your water heater to cut heat loss and save $20 a year.
- If you spend money on installing energy-saving equipment in your home, you can save on taxes; you can get a tax credit of $150 if you spend $1,000 on storm windows.
- A full freezer requires LESS energy than an empty one because food helps store the cold.
- Fluorescent bulbs cost 1/3 less to operate than ordinary bulbs.
- Turn off the lights when you leave a room--if you use fluorescent bulbs you needn't bother unless you plan to be out of the room for 10 minutes or more.
- You'll save 25 cents per load of washing if you switch to cold water.
- Take a good look at your refrigerator-freezer. Check for dusty coils, frost build-up and a loose seal (one where a sheet of paper slips out after you close the door). They could add 30% or $25 to $30 a year to the cost of running the appliance. Defrost regularly, vacuum those coils 4 times a year and if your machine fails the "piece of paper" test, buy a new seal for about $15.
- Install a flow-restrictor or an aerator into your showerhead. They cost about $5 in hardware stores and cut water flow from 7 to 10 gallons a minute, to 3 or 4 gallons. You can save up to $20 a year in water heating

costs for each person who takes a 4-minute shower every day.

- * Weatherstrip and caulk your doors and windows for an energy saving of 10% or more.
- * Always tightly close the chimney damper when your fireplace isn't being used; otherwise you could lose 20% of your heated or cool air up the chimney.

EVERYONE in the country is affected by inflation.

YOU really can help to fight inflation by following many of these money-saving ideas.

As a consumer, if you - buy wisely
- shop around
- use energy carefully
- budget your money and spending,

you'll make CONSIDERABLE savings for yourself and your family.

INDIVIDUALIZED LEARNING SYSTEMS

Self Assessment

Answer the following questions in the space provided.

1. What does "inflation" mean?
2. List 2 effects of inflation on working people.
3. How many months of work, paying every dollar earned, does it take the AVERAGE American worker to pay his or her taxes for one year?
4. How much does a TYPICAL family spend on food per year?
5. What was the increase in food prices over a recent 5-year period?
6. When shopping for food, why is it important to PLAN and make a list?
7. Why are "store" brands cheaper than nationally advertised brands in the supermarket?
8. Is it cheaper to run your car at 55 mph or 70 mph?
9. Why is it important to get your engine tuned regularly?
10. Is it cheaper to rent or buy your own phone equipment?
11. Why are second-hand clothing stores becoming so popular?
12. Why should you tightly close your chimney damper when the fireplace isn't being used?
13. It takes 9 times more energy to run your dryer than your washer. How can you cut the cost of operating a dryer?

Self Assessment Answers

1. Inflation means you have to pay more for less. It's the rapid rise in prices over a short period of time.

2. Any 2 of the following:
   * prices go up, so the standard of living goes down
   * your savings or investments decrease in value
   * you might suffer possible financial stress, frustration or dissatisfaction (unhappiness)
   * you might begin to question whether it's actually worth working so hard for less and less reward

3. 4 months

4. Approximately $5,000.

5. 50%

6. It's important to plan and make a list because:
   * you can save money
   * you'll take advantage of special reductions and store specials
   * you won't make impulse buys
   * you'll eat more nutritiously by planning menus
   * you'll need to visit the supermarket less frequently
   * you won't forget items and have to make extra shopping trips
   * you can buy fruit and vegetables which are in season

7. Advertising costs and fancy packaging bump prices up.

8. 55 mph

9. You could improve your car's mileage by 10-20%.

10. Buy.

11. * They're considerably cheaper than new clothes.
    * Quality of workmanship in older clothes is usually very high.
    * They're usually in very good condition.
    * You can sell or trade clothes from your current wardrobe that you're bored with.
    * Older clothes can be interesting additions to your wardrobe.

12. If you don't, you could lose 20% of your hot or cold air up the chimney.

13. * only FULL loads
    * don't overdry the clothes
    * clean the lint tray out regularly

Assignment

1. What's the most ECONOMICAL way, in terms of time and cost for you to get to your place of work?
   Compare the following.
   Write down approximately how long it would take and how much it would cost for each, for ONE month:
   - public transport
   - bicycle
   - your own car
   - motorcycle
   - carpooling with some of your co-workers
   - a new economy car
   - walking

2. Write down 10 ways YOU feel that you could save money on your food bill.

3. Take some time to think about setting your financial goals. Write down ALL the things you would like to do or buy, that would involve you SAVING money. Lastly, put them in order of importance to YOU.

Post Assessment

How do YOU plan to fight inflation and save money during the coming year? Write at least 1/2 page.

HOW TO PLAN A BUDGET THAT WORKS FOR YOU/YOUR FAMILY

Goal:

The student will be able to plan and follow a budget that will be adapted to meet his/her individual needs, or those of his/her family.

Performance Indicators:

The student will show understanding of the topic by:

1. Completing the Self Assessment successfully.
2. Carefully planning a budget to meet his/her individual needs, income and goals, or those of his/her family.
3. Completing a Post Assessment, which involves evaluating the budget after one month, making any necessary changes or extra cut-backs.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

A BUDGET or spending plan is a tool that will help you spend your money wisely and help you reach your goals.

It can help you cut out inefficient spending and give you MORE for your money. Setting up a budget that fits your NEEDS, or those of your family, takes careful planning. FOLLOWING a budget takes determination and cooperation from everyone concerned.

A budget that really works must be planned around YOUR needs and income, or around those of your family. This module will show you how to plan and follow a budget that you can adapt to meet the needs of your family. If you're single, you'll have an easier time planning, since you've got only one person to consider.

STEPS IN SETTING UP A BUDGET

1-SET YOUR GOALS

Before you start, it's a good idea to get a looseleaf notebook and a simple financial record book to help your budget planning. An alternative is to use large sheets of paper and make up your own personal record sheets.

Sit down with the WHOLE family (include the children if they're old enough to be interested) and decide what your family really NEEDS and WANTS. Write down and consider ALL suggestions, so that nobody feels left out. Try to keep your goals realistic--keeping in mind your present and your future estimated income.

Try to give priority (importance) to those goals that will involve and benefit your whole family. Try to be as specific as you can.

Next, divide your goals into 3 sections:

- * long term goals (owning a debt-free home, education for your children, saving for a big trip or retirement)
- * goals for the next 5 years (buying a new car, making a house addition, making a downpayment on a home, taking a family vacation)
- * goals for this year (reducing your debts, starting a reserve fund, buying a washer/dryer)

Goals change, of course, as the size, age, income of your family change.

WRITE DOWN YOUR GOALS AND KEEP THEM FOR CONSTANT REFERENCE.

2-ESTIMATE YOUR FAMILY INCOME

Before you can plan wisely, you need to know how much money you'll have to work with. Most budgets are made over a 12-month period, but if this is your first attempt at budgeting, you may want to set up a trial 1-month budget and see how it goes. Write down ALL the funds you expect to receive--from whatever source--during the next 12 months.

Start with fixed amounts that you and other members of your family get regularly (wages, salaries, social security benefits, pensions, allowances, etc.).

Then write down the variable income you can estimate (interest from savings accounts, sideline or "moonlight" jobs, rents, gifts, etc.).

If your earnings are not regular you'll have to base your estimate on past income and your current work prospects. It won't be as accurate, but it's the best you can do. (See the form as an example--you should make up a form for YOUR use that includes only the categories which are relevant to you and your family.)

3-ESTIMATE YOUR SPENDING

Now you need to work out your estimated expenses. If you have records of your family spending, you can use them as a basis for your budget. If you don't, you may be able to use checkbook stubs, old bills, receipts to help.

Make a list of everything your family spends money on, starting with fixed expenses such as rent, mortgage payments, personal and property taxes, union dues, insurance, utilities, etc.--everything, all bills that are about the same each month.

Then go to variable day-to-day expenses such as food, clothing, medical expenses, entertainment, transportation, etc. (See the attached form as an example--again, make your own list which covers all categories that are relevant for you.)

Add up your total spending over the year.

How does it compare with your income? If your income is MORE than your expenses, you're doing well. A budget could still be very useful to help you save more and get closer to your goals.

If your spending is MORE than your income, you're in trouble and it is essential for you to work on a budget.

ESTIMATING YOUR FAMILY INCOME

ESTIMATED INCOME FOR:

ITEM	AMOUNT
wages/salary of:	
husband	$______
wife	$______
other	$______
interest, dividends	$______
moonlighting..................	$______
other income	$______
TOTAL INCOME	$______

EXPENSES FOR ONE YEAR

FIXED EXPENSES	ANNUAL AMOUNT	MONTHLY AMOUNT	SPENT IN JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC
mort./rent														
heat														
light														
water														
telephone														
garbage														
union dues														
insurance -life														
" health														
" disability														
" auto														
" home														
child care														
installment payments														
loan repayments														
school/college														
children's allowance														
other														
TOTAL														

ETC.

EXPENSES FOR ONE YEAR

VARIABLE EXPENSES	ANNUAL	MONTHLY	JAN.	FEB.	ETC.
food					
clothing					
doctor					
dentist					
gasoline					
drugs					
entertainment					
books/magazines					
repairs/upkeep					
car					
home					
appliances					
cleaning/personal care					
furniture					
birthdays/Christmas					
hobbies					
vacation					
cigarettes					
church					
dining out					
other					
TOTAL					

4-SETTING UP THE BUDGET

Now you're ready to set up your budget. Base it on the goals, income and expenses of your family, which have already been agreed upon. A sample form is included in this module to help you. Change this form, "Plan for Family Spending," by adding or deleting any categories to suit your needs.

Work on one section at a time. Examples of some forms you might find helpful to work on the sections "Seasonal Expenses" and "Emergencies, Set-Asides and Future Goals" are included.

When you're satisfied with these figures, put them in your Plan for Family Spending.

Set-Asides

The best way, and sometimes the only way, to have ready money available (without having to borrow) for emergency situations, large expenses and future goals, is to set aside money regularly. Save something, no matter how small at first. If you find it almost impossible to save anything at all, you'll find that if you can cut back your spending in a few areas, you'll soon have the extra needed to set aside.

Being without any savings or any form of "emergency fund" can be worrying, especially if you have the responsibility of a family. You'll feel much more secure with something set aside and you'll have more flexibility in managing your money.

Get into the habit of earmarking the money before you spend your wages. If you wait until the end of the week or the month, you may have nothing left to set aside. Keep the set-aside fund separate from your other funds so you won't be tempted to dip into them if you run low or want to buy on "impulse." A savings account is a good idea; you can earn interest.

Everyone has EMERGENCY situations from time to time, which are too small to be covered by insurance, but too large to be absorbed into day-to-day expenses. Decide how large a "cushion" you need for dealing with unexpected

PLAN FOR SET-ASIDES FOR EMERGENCIES AND FUTURE GOALS

Type of fund	Probable total cost	Date desired	Amount to set aside this year	Amount this month
emergency				
schooling				
major equip.				
down payment on home				
home improvement				
retirement				
vacation				
others				
TOTAL				

PLAN FOR SEASONAL EXPENSES THIS YEAR

EXPENSE	DATE NEEDED	AMOUNT PER YEAR	 PER MONTH
TAXES		$	$
		$	$
		$	$
INSURANCE			
		$	$
		$	$
		$	$
SCHOOL EXPENSES		$	$
VACATION		$	$
CHRISTMAS		$	$
BIRTHDAYS		$	$
OTHER		$	$
		$	$
		$	$
		$	$
TOTAL :		$	$

situations like these. Work out how much you need to set aside each year, then divide by 12 for the monthly amount, and enter this on the form "Plan for Set-Asides."

If your fund reaches the amount you've allowed for emergencies, you can start saving for something else.

Think about your Future Goals--put a dollar cost on each one and set the date you hope to achieve it. Next, work out how much you need to save each month--remember, interest on savings will help them grow.

Now transfer the figures you've worked out for emergencies and future goals to the space provided on the Plan for Family Spending.

Some large expenses happen seasonally--taxes on real estate, personal property and income, insurance, travel, Christmas, birthdays, medical check-ups, school books and supplies, etc. Most of these can be anticipated and included in your budget for the year. By setting aside a definite amount each month, you spread the cost over the year and know that you'll have the money to pay when the time comes.

DEBT PAYMENTS

If you have past-due bills or debts, you'll want to plan your budget so you can clear them up. Look very carefully at the way you've been managing your money. If you have large debts, what is the reason? Were your debts caused by sickness in the family or other unforseen circumstances, or were they caused by overuse of credit or too many impulse buys? If too much credit buying is one reason, get the support from your family to cut out ANY MORE credit buying until the debts have been paid.

Start to earmark at least a small amount for payment of debts each payday. Enter the debt payment on your Plan for Family Spending.

REGULAR MONTHLY EXPENSES

On your plan, enter the amount you expect to pay out each month. You can estimate quite accurately, with the help of the form "Expenses for one year--fixed expenses," how much your family's regular--or fixed--expenses will be.

DAY-TO-DAY EXPENSES

These are the most flexible entries in your budget and the easiest to cut back on when it's necessary to economize. (See module on "day-to-day ways to fight inflation.") If possible, try to fit some of your immediate goals into the day-to-day expenses (baseball glove for your son could go under clothing, fishing flies could go under hobbies, a torque wrench could go under car expenses).

By cutting back in some areas of day-to-day expenses, you can still be achieving some of your less-costly immediate goals.

COMPARING EXPENSES AND INCOME

Add the figures in your Spending Plan (a sample is attached) and compare the total with your estimate of income for the budget period, which is usually one year. If the two figures roughly balance, you're okay. If your income is MORE than your estimated spending, GREAT! You may decide to satisfy more of your immediate goals or set aside more for future goals.

If your expenses are MORE than your estimated income, you'll have to make some changes in your plan. HOW and WHERE can you reduce your expenses? Can you cut out or cut down on some items? Think of ways to economize. Look at the module dealing with day-to-day ways to fight inflation for some ideas.

Take a very careful look at your family's expenses. If you don't have enough for your day-to-day living expenses, you may want to reduce or eliminate installment payments and other fixed payments. If the situation is urgent, you might have to resort to more drastic measures. It might be a wise idea to move to a smaller home, or exchange a large car for a smaller car, or even do without a car--if at all possible--until the situation improves.

If you can't balance your budget by cutting expenses, you may need to increase your income--use your skills to develop a sideline job (auto repairs, home decorating, etc.). If your wife hasn't been employed, she might decide to take a part-time job. (Always compare the cost of child care, transportation, lunches, etc. against the added income to make sure it's worth it.)

Your children could use their initiative to earn money, if they're old enough.

CARRYING OUT THE BUDGET

When you've put your spending plan down on paper, it's time to actually try it out. Develop good buying habits--take advantage of consumer information to help you stretch your dollar. Find out about:

- * adequate diets at low or moderate cost
- * methods of preparing and storing foods
- * difference between cash and credit prices
- * credit charges for installment plans, budget accounts, etc.

KEEPING RECORDS

Keep your records simple, but do them REGULARLY. It's a good idea to keep a weekly record of your spending. Keep your receipts in a special place. You might decide to sit down with your family once a week at first to see just where your money is going. Write down your total spending per week in the financial record book. At the end of the month, total the expenditures under each category and compare them with those in the plan. If you need to cut back because you're over-spending, find more ways to economize. Revise your budget EACH MONTH and make any changes you think are necessary.

Keep all your financial records together

EVALUATE YOUR PLAN

At the end of your budget period, compare what you actually spent with what you planned to spend. If your spending was very different from the plan, find out why.

If your plan didn't provide for your needs, you'll need to revise it. If your plan did fit your needs, but you had trouble sticking to it, you may have to get more cooperation from your family.

Don't expect to have the "Perfect" budget the first time. Each one you try should fit your needs better and should be more successful. A budget has to be worked and re-worked until it "fits" the special needs of you and your family.

PLAN FOR YOUR FAMILY SPENDING

INCOME, SET - ASIDES AND EXPENSES | AMOUNT PER YEAR

Total income -- $ ----------------

SET -ASIDES

Emergencies and Future Goals ---------------------------- $ ----------------

Seasonal expenses -- $ ----------------

Debt Payments --- $ ----------------

Regular Monthly Expenses :

Rent/Mortgage payment ---------------------- $ ----------

Utilities ---------------------------------- $ ----------

Union dues --------------------------------- $ ----------

Insurance ---------------------------------- $ ----------

Child Care --------------------------------- $ ----------

Installment payments ----------------------- $ ----------

School/ college ---------------------------- $ ----------

Other -------------------------------------- $ ----------

TOTAL $ ---------- $ ----------------

Day - to - day Expenses :

Food --------------------------------------- $ ----------

Clothing ----------------------------------- $ ----------

Doctor/dentist ----------------------------- $ ----------

Gasoline ----------------------------------- $ ----------

Drugs -------------------------------------- $ ----------

Entertainment ------------------------------ $ ----------

Books/magazines ---------------------------- $ ----------

Repairs/upkeep ----------------------------- $ ----------

Car -- $ ----------

Home --------------------------------------- $ ----------

Appliances --------------------------------- $ ----------

Cleaning/personal -------------------------- $ ----------

Furniture ---------------------------------- $ ----------

Hobbies ------------------------------------ $ ----------

Cigarettes --------------------------------- $ ----------

Church donations --------------------------- $ ----------

Eating out --------------------------------- $ ----------

Other -------------------------------------- $ ---------

TOTAL 481 $ ______________________

Self Assessment

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

1. How can a budget help you/your family?

2. For someone who's married and has a family, why is it important to involve the whole family in planning your budget?

3. When you work out your goals, what are the 3 headings you could list them under?

4. Over what period of time are budgets usually worked out?

5. If your earnings are IRREGULAR, what's the best way to estimate your income for the coming year?

6. What is the meaning of "fixed" expenses?

7. Give 4 examples of "fixed" expenses.

8. Why is it an excellent idea to include a section of "set-asides" in your budget?

9. Why is it a good idea to keep your "set-aside" fund SEPARATE from your other funds?

10. Give 4 examples of seasonal expenses.

11. When you compare your income with your expenses, what does it mean if:
    a. Your spending is more than your income?
    b. Your spending and income are about the same.
    c. Your income is more than your spending?

Self Assessment Answers

1. A budget can help you/your family by helping you spend wisely and reach your goals. It can help you cut out inefficient spending and give you MORE for your money.

2. It's important to involve the whole family because nobody will feel left out and you'll be more likely to get their help and co-operation if they know exactly what you're trying to achieve. If their goals are included in your budget plan, they'll have an incentive to try to stick with the budget.

3. The 3 headings are:
   a. long term goals
   b. goals for the next 5 years
   c. goals for this year

4. 12 months

5. You'll have to base your estimate on previous income and your current work prospects.

6. FIXED expenses are expenses or bills that are about the same each month.

7. Any 4 of the following, or any others you can think of:
   * rent * mortgage payment * taxes--personal and property * union dues * insurance * utilities * child care * installment payments * school/college * loan repayments, etc.

8. Set asides provide the security of ready cash for emergency situations, large purchases and future goals. You'll have more flexibility in handling your finances.

9. Keep it separate so that you're not tempted to dip into it if you run short of money or want to make an impulse buy.

10. Any 4 of the following or any others you can think of:

* taxes on real estate * taxes on income and personal property * insurance
* travel * Christmas * birthdays * medical check-ups, etc.

11. a. You're in trouble and need to work on a budget urgently.
    b. You're doing well.
    c. You're doing great and will probably be able to satisfy some of your goals sooner than you'd hoped.

Assignment

COMPLETE THE FOLLOWING ASSIGNMENT.

Using the information and example forms in this module, work out a budget to suit your own needs, income and circumstances, or those of your family if you have one.

After working at your budget for one month, sit down, look over your figures and evaluate how it's working. Make adjustments if necessary. (This will be your Post Assessment.)

Post Assessment

After you've worked at your budget for one month, sit down with all your records and figures and EVALUATE how it's working. You might need to make some changes. You might need to cut back more in some areas.

HOW TO STAY HEALTHY AND CUT YOUR MEDICAL AND DENTAL BILLS

Goal:

The student will be able to describe some of the influences on people's attitudes toward health care, learn about the benefits of union health insurance plans and be able to give advice on how to cut costs of medical and dental bills.

Performance Indicators:

The student will:

1. Successfully complete a Self Assessment.
2. Make personal contact with 2 local union offices and find out about and compare their medical/dental insurance plans.
3. Share his or her findings with a group of 4 or 5 students.
4. Compile a list of suggestions which give advice to somebody about improving that person's health care and saving both time and money.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Complete the 3 Assignments.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

WHAT'S THE ATTITUDE OF AMERICAN SKILLED WORKERS TOWARD DOCTORS AND HEALTH CARE?
American workers DO NOT have a good health record--especially those in skilled and semi-skilled work, which does of course include the building trades.

Research shows time and time again that skilled and semi-skilled workers follow closely behind service workers, the group as having the highest number of serious illnesses. Skilled workers, including journeymen and tradesmen, also run a high risk of injury on the job, and experience longer hospital stays and higher-than-average rates of both short and long-term disabilities (from the National Center for Health Statistics).

Generally speaking, research shows that the American blue-collar worker's attitude toward physicians is a mixture of suspicion, antagonism and respect. Gossip among co-workers often turns to angry reports of medical treatments that have been "unsuccessful," or operations that are suspected as having been unneccessary. Anecdotes from personal experience, hearsay, or T.V. (e.g. medical soaps) make the point that doctors are profit-seeking businessmen, quite capable of making errors, but more successful than most at disguising their greed and their mistakes.

Labor press coverage of Medicare problems, blaming "greedy physicians," doesn't help their image with workers. Nor do union warnings that the government seems more inclined to pass increased Medicare costs on to the patient, while the doctors appear to make a handsome profit.

Respect, however, does exist alongside suspicion. Many people can be impressed and even in "awe" of the status of physicians in our society. Some reasons for this may be:

*the long, hard years of schooling involved
*the long and sometimes irregular work hours of their job
*the life-and-death responsibility involved
*the amount of money they earn--many physicans are very affluent (wealthy)

Even though many people can be impressed, they can also be confused by the impersonal team of "specialists" that is steadily replacing the general practitioner, who in turn replaced the old-style family doctor, who knew all about your medical history from the time you were born! Medical practice today seems more than ever to draw the blue-collar worker (who is covered by group health insurance) into the seemingly "cold" and impersonal hospital, with its factory-like procedures which lack that "human touch" and don't treat people as real individuals.

Many workers and their families are finding a substitute for the disappearing medical doctor in the CHIROPRACTOR. Chiropractors are relatively new, increasingly popular doctors, who have at least 4 years of training plus 600 hours of practical work with patients before receiving a license to practice. Treatment by a chiropractor is generally less expensive and is usually covered by group insurances. It has the appeal of:

*appearing clean-cut and absolutely certain in diagnosis (all illness is traced to irritation of a spinal nerve root)
*simple and direct in treatment (no drugs or surgery are used)
*speedy and successful in treatment (the patient can return to work quickly)

Healing is by "manipulation" or "manual adjustment" of the spine, followed by short, regular massage treatments and general advice about diet and health care. Many people find chiropractors more approachable and easy to get along with than physicians.

While chiropractors can treat many physical complaints very successfully, they can't treat them all. If you have a problem you think might be caused by pressure, blockage or irritation to nerves anywhere in the body, particularly the spine, it's worth paying a visit to your local chiropractor; he or she will be able to tell you for sure.

WHY DO SKILLED WORKERS HAVE A POOR HEALTH RECORD?

*Work conditions make them especially vulnerable to accident, injury or sickness (e.g., working in unfavorable weather conditions, at great heights, in awkward positions, with potentially dangerous tools and equipment).
*Many workers put off going to the doctor's office until their condition has become serious. Some reasons for this may be:
  *they may be suspicious of doctors and skeptical of treatments
  *they don't like to take time off work

*many workers are angry at the high cost of medical care and don't go in protest, or to save money, hoping their problem will go away without treatment. Often, many workers wait until they're TOLD to go by their supervisor!

*Several recent research studies discovered that blue-collar workers tend to practice more poor health habits than other workers (e.g. they don't always eat nutritionally, smoke or drink too much).

*They are less likely to practice PREVENTATIVE behaviors (e.g., getting regular check-ups, inoculations, dental and eye examinations.

UNION HEALTH INSURANCE--KNOW YOUR COVERAGE

Blue-collar workers as union members have stood out from the general population in demanding and pushing for better and more adequate health insurance protection. Today, all unions have GROUP health insurance schemes, which are usually taken up through the employer. Different unions are covered by different insurance companies; some even cover dental and vision costs as well. Most give very good coverage and benefits--far better than if you were to take out your own individual policy.

Union members should MAKE SURE they know the EXACT CONDITIONS of their insurance coverage--you usually have to be employed for a minimum number of hours before coverage can take effect; what percentage of the total monthly premium is paid by the employer; how much, if any, is paid by the worker? You should know the FULL EXTENT of the coverage (how much the insurance company will pay in case of medical/hospital expenses, drugs, etc.).

Your local union office will be able to help you with any questions you have about health insurance coverage. Good insurance coverage will provide you with a greater sense of security by safeguarding against financial hardships in the event of accident or illness.

Even though medical and dental costs have risen sharply over the past 20 years, it IS possible to cut down on your bills and save yourself not only money, but also time--and that includes WORKING TIME. Nobody likes to take time off work because they're sick. Not only does it mean losing money, but it also means letting your co-workers down. When you're working in a team, or your contract has to be completed to a deadline, your fellow workers will be relying on you to be at work, healthy, and working at your maximum efficiency.

Here are some practical suggestions that can help you keep healthy and stretch your dental and medical dollars:

HOW TO REDUCE YOUR DENTAL COSTS

Follow a regular schedule of dental check-ups.

Many people don't bother to attend their 6-month dental check-up, and think because they don't have toothaches or noticeable cavities they're doing just fine. If they miss out on a check-up they'll be saving money, and feel quite pleased.

If YOU wait until you develop a problem or have an emergency, it'll probably cost you more in the long run, and will usually be more painful. If dental disease takes hold, costs can be very high and the problem can take a long time to set right. Some people are just "scared to death" of dentists, and, although they know they *SHOULD* go, make excuses because they're terrified! When they inevitably *HAVE* to go with an emergency, they will of course be reinforcing their belief that visits to the dentist are ONLY associated with pain and discomfort.

Today, nearly all dentists provide everything for the comfort of their patients, from soft music to reclining chairs and "shots" for the faint-hearted who prefer to sleep through it all. *DO VISIT YOUR DENTIST REGULARLY*, and save yourself money and time, and keep your *own* teeth longer.

Follow the recommendations of your dentist.

In recent years, there have been many advances in ways to reduce and prevent teeth and gum problems. Your dentist may recommend possible changes in your home care, which could include a special vitamin-rich diet, using special dental products or trying a new dental program. *FOLLOW THROUGH* with these recommendations. You'll benefit from the small amount of time it takes each day to maintain good oral health. Most people *DON'T* do a thorough job even of brushing their teeth. This leads to decay and gum problems which may require oral surgery, which is not only very uncomfortable but will cost you thousands of dollars!

Be informed when you buy dental products.

Your dentist should be able to recommend the *best* products available on the market for your particular needs based on personal experience and also on the research on dental products done by the American Dental Association. Ask your dentist which toothbrush, which toothpaste, and which denture adhesive, etc. he or she recommends.

Pre-paid dental insurance.

This used to be difficult to find and hard to afford, but today dental coverage is now offered by many union group plans and employers, and can be an excellent investment for workers. Your local union office will be able to give you full details.

Investigate any treatments before you invest in them.

It's estimated that Americans waste at least $2 billion each year on dental products and treatments that are not only worthless, but potentially harmful. Denture repair and dentures bought by mail can be very costly and may fit poorly. Badly-made dentures will not only need re-adjusting or re-making but can cause serious damage. This damage will eventually need to be repaired by your dentist, and that "good deal" which the advertisement suggested could turn out to be very expensive and time-consuming.

Remember, your local dentist has a reputation to maintain in order to stay in business. It's too easy for postal businesses to get away with selling low quality goods.

REGULAR, PREVENTIVE DENTAL CARE IS HEALTHIER, MORE PLEASANT AND FAR LESS COSTLY.

HOW TO CUT YOUR MEDICAL COSTS

Have a FAMILY doctor.

It's worth taking the time to choose one carefully. Ask your neighbors or co-workers for recommendations, or if you're new to the area, you could call up your local medical society. Tell them the sort of doctor you are looking for and they should be able to recommend one. If you're not happy with your treatment, don't hesitate to try another doctor, even though you might incur extra costs. It's very important to find a doctor you really like and can trust. Once you find a good one--stick with him or her unless you move from the area. The advantage of having a family doctor is that he or she will have all your records and should be well informed about your past medical history. Consider visiting a chiropractor for problems relating to the spine, neck, back, joints.

When choosing a good doctor, keep these points in mind: He or she should be

*approachable

*sympathetic

*a good listener and genuinely interested in your mental and physical health

*have convenient office hours for you

*have an excellent reputation

If you feel a doctor is rushed, not really listening to what you're saying, or "talks down" to you, FIND ANOTHER. Good communication is vital. If you don't LIKE your doctor, you're more likely to put off going to see him or her when you have a problem or illness.

Don't wait TOO long before you go to see your doctor.

If you feel you might be getting ill, go AS SOON AS YOU CAN. Once a disease gets hold, it'll take longer for treatment to work, it'll cost you more, both in terms of money and time off work. It's too easy to find excuses not to go to the doctor's office, but most supervisors would rather you took one hour off work NOW than one week later. Many doctor's offices open in the evenings as well as on Saturday and Sunday in order to suit the needs of working people. This might be an important factor for you in choosing a doctor. Don't put off going to your doctor until your problem is serious.

Plan to have a REGULAR check-up.

Any medical problem is easier to treat if it's diagnosed early. If you do have any problems, they'll be easier and less expensive to control. Potentially serious medical diseases or illnesses can be diagnosed at a thorough check-up, and your doctor will be able to refer you to a specialist for treatment.

Don't ask your doctor to make house calls.

Don't, unless it's impossible to get to his or her office yourself. House calls are costly and less efficient. Your doctor won't have all the necessary equipment or trained staff on hand. You'll get better care if you go to the office.

Make good use of the telephone.

If your time is limited, call your doctor's office for advice or renewal of a prescription. Don't waste time and effort in going to the office unless it's absolutely necessary to SEE the doctor. Your doctor might phone a prescription to your local pharmacy.

Follow the advice and recommendations your doctor gives you.

You're wasting your time and money if you don't at least TRY to follow your doctor's advice. If you don't have faith in your doctor's experience and professional ability, then you should find another doctor.

If your doctor recommends that you lose 10 lbs. by dieting or taking more exercise, then give it a try! If you don't follow the advice you pay for, you're throwing money away. If you're prescribed a course of medication, follow the instructions carefully, so you allow the treatment a fair chance to work. (Antibiotics need to be taken for the prescribed period of time, even though you might seem to be cured before the pills are finished.)

Take any tax deductions you may be eligible for.
It's a very good idea to keep ALL records of your medical and dental bills, plus receipts for drugs or medication, because if your medical expenses over the year are particularly high, you might be able to claim tax deductions.

The very BEST way to cut your dental and medical bills of course, is to KEEP HEALTHY.

Your health is largely determined by your life-style. Try not to overindulge in food and drink, and try to get enough exercise. As far as you possibly can, try to keep out of stressful circumstances and situations. If you work very hard, don't forget that you NEED enough recreation to keep a good, healthy balance. Give your doctor a reasonable chance to head off emergencies.

* Remember--PREVENTION IS BETTER THAN CURE.

Self Assessment

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

1. What seems to be the general ATTITUDE of many workers toward physicians?

2. List 3 possible reasons why many people might RESPECT or be IMPRESSED by physicians.

3. List 2 reasons why CHIROPRACTORS are becoming an increasingly popular alternative in many cases to the medical doctor.

4. Why are skilled workers particularly vulnerable to accident, injury or sickness?

5. Why do many workers put off going to the doctor's office until their problem becomes quite serious?

6. Do the vast majority of unions today have group health insurance plans for their members?

7. Why is it an excellent idea to keep ALL your dental and medical bills and drug receipts?

8. List 4 points you should look for in a good family doctor.

9. Why are house calls less EFFICIENT for the patient?

10. If you don't carry out a regular program of good dental care at home, what could happen?

Self Assessment Answers

1. Often, so experts say, a mixture of suspicion, antagonism and respect.

2. Any 3 of the following:
   * their high status in our society
   * the long, hard years of schooling involved
   * the long and sometimes irregular work hours of their job
   * the life-and-death responsibility involved
   * the amount of money they can earn--many are very affluent

3. Any 2 of the following reasons:
   * less expensive
   * treatment is simple and direct; no drugs or surgery involved
   * chiropractors are often much more approachable and easy to get along with
   * treatment is usually speedy and the patient doesn't lose time from work

4. Work conditions make them especially vulnerable (e.g. working in unfavorable weather conditions, at great heights, in awkward positions, with potentially dangerous tools and equipment, etc.)

5. Some reasons may be:
   * they may be suspicious of doctors and skeptical of their treatments
   * they don't like to take time off from work
   * many workers are angry at the high cost of health care and don't go either in protest, or to save money, hoping their problem will go away without treatment

6. Yes.

7. If your medical or dental expenses over the year are particularly high, you might be eligible for tax deductions.

8. Any 4 of the following:
   * approachable
   * sympathetic and a good listener
   * genuinely interested in your health
   * have convenient office hours for you
   * have an excellent reputation

9. The doctor will have with him or her only the minimum of equipment, and won't have any trained staff on hand.

10. Decay and gum problems can develop, which could be very costly and painful to correct.

Assignment

COMPLETE ALL THE FOLLOWING ASSIGNMENTS.

1. Visit or call 2 local Union offices and find out about their group medical/ dental insurance plans.
   What BENEFITS would be offered for you and your family if you were an apprentice or union member?
   Find out about accident and sickness insurance, dental and vision insurance.
   What would be your ELIGIBILITY requirements to qualify for coverage?

2. Compare the 2 union plans.
   Does one offer better benefits than the other, or are they much the same?
   How do they differ?

3. Share your findings with a small group of 4 or 5 students in your class.

Post Assessment

What advice could YOU give to somebody to help improve his or her own health care --medical and dental--and help save time and money.

Make at least 5 suggestions.

EVICTION

Goal:

The student will identify the causes of eviction and the procedures to follow in protecting his or her rights as a tenant.

Performance Indicators:

The student will:

1. Show understanding of the reading material by successfully completing a Self Assessment.
2. Complete 4 Assignments involving research into local facilities for homeless families, a class survey and group discussion about renting and eviction.
3. Complete a Post Assessment.

EVICTION

Goal:

The student will identify the causes of eviction and the procedures to follow in protecting his or her rights as a tenant.

Performance Indicators:

The student will:

1. Show understanding of the reading material by successfully completing a Self Assessment.
2. Complete 4 Assignments involving research into local facilities for homeless families, a class survey and group discussion about renting and eviction.
3. Complete a Post Assessment.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

Eviction is what happens when tenants are forced out of their rental property through no choice of their own.

Many landlords don't like throwing people "out on the streets," especially families with children. Others use eviction, sometimes illegally (hoping the tenant doesn't fight back) for their own financial gains.

THERE ARE SEVERAL REASONS WHY A LANDLORD CAN LEGALLY EVICT A TENANT

(In all these cases, if the tenant refuses to leave, the landlord has to go to court.)

I. General Eviction

The landlord informs the tenant in writing, that he or she must leave the property--

a. For a week-to-week tenancy the landlord must give 10 days notice.
b. For a month-to-month tenancy the landlord must give 30 days notice.

The landlord does not have to give any reason for the eviction. But, the Residential Landlord and Tenant Act makes it illegal for a landlord to evict a tenant if the landlord is discriminating or retaliating against the tenant. A landlord cannot by law increase rent, decrease services, evict or threaten to evict the tenant if his or her motive is to retaliate for any of these reasons:

* The tenant has complained to the landlord that the property hasn't been maintained according to the law.
* The tenant has joined or organized a tenants' union or organization.

- The tenant has asserted his or her right to 30 days written notice before an increase in rent.
- The tenant has testified against the landlord in either a court or an administrative proceeding.
- The tenant has complained to the landlord about the landlord's illegal access to the property.
- The tenant has complained or threatened in writing to complain of the landlord's violation of a housing code.

II. Failure to Pay Rent on Time.

If a tenant is 10 days or more late with the rent, the landlord can deliver written notice asking the tenant to pay immediately or leave within 24 hours.

III. Deliberate Damage to the Property.

IV. If tenant, their child or pet, is potentially physically dangerous to either the landlord or to other tenants.

V. If a tenant behaves in a way that can be called "outrageous in the extreme" --this type of behavior has to be far worse than merely annoying.

VI. As a responsible tenant, if he or she doesn't fulfill his or her obligations, or breaks the terms of the rental agreement.

The landlord may deliver a written notice clearly stating the problems and threatening eviction in 30 days if the situation (repairs, damage, behavior) isn't cleaned up within 14 days. These are some tenant obligations: The tenant must

- Use the property only as a place to live in.
- Keep the property clean and sanitary.
- Use the facilities (e.g. heating, plumbing, electricity) in a reasonable way.
- Not deliberately neglect, damage or remove any part of the property, or allow anyone else to do so.
- Only use the kitchen, bathroom, etc. in ways for which they were intended.
- Not disturb the neighbors.
- Be responsible for behavior of guests.
- Keep pets under control; pets must not inflict damage or harm to the property or be agressive toward other people.

If the tenant does right the problem, then the landlord can't evict the tenant for that particular reason. if the same problem occurs again within 6 months, the landlord may again deliver written notice, this time giving only 10 days notice of eviction. The advantage of this eviction procedure is that the tenant does get a second chance. Some landlords don't feel any obligation to give reasons for evicting a tenant. Others feel strongly that they have a duty to give the tenant the opportunity to make things right.

WHAT HAPPENS IF A TENANT RECEIVES AN EVICTION NOTICE AND DOESN'T LEAVE THE PROPERTY?

In this case the landlord has to get court action to get the tenant out. The action is called FED, which means Forcible Entry and Detainer, and is carried out in District Courts.

The tenant will be served with a copy of FED papers 3 to 7 days before the court date, if the papers are delivered by hand, and 7 to 10 days if the papers are delivered by "nail and mail" (the sheriff posts one copy on the door and the other is mailed).

At the court hearing, if only one of the two parties shows up, then that party wins: A landlord who shows up will have the right to possession of the property. The tenant who shows up obtains a dismissal of the FED. If both parties show up and don't settle the case, the court will set the case for trial as soon as possible.

WHAT CAN YOU DO TO HELP YOURSELF IF YOU'RE THREATENED WITH EVICTION?

As soon as you receive an eviction notice, or even think you might soon receive one (e.g. if you've not paid rent because the landlord hasn't provided an essential service) be prepared immediately to plan how to fight back, if you feel you've been unjustly treated.

Here are some things you can do immediately:

* Write things down while your memory is still fresh.
* Record dates, what happened, what was said, any witnesses, etc. --EVERYTHING you can remember.
* Talk to other tenants and see if they've had similar problems with the landlord--how do they feel about yours?

- Get someone to help you if you're having difficulties.
- Try to talk to the landlord. Most important, if you can discuss things calmly and reasonably, you might be able to clear up any misunderstandings, and the matter will end there.
- If you want to fight the eviction, get a lawyer. A WARNING--be very sure you're in the right before you go through with a court case--if the court decides that the tenant has no case, the tenant risks:
    - Rapid eviction.
    - Double damages.
    - Legal fees.

At every step of the eviction process there are things you can do to help yourself:

- Dealing with the problem

  If the landlord doesn't want to tell you, you might not know what the problem is, but more frequently you'll have a general idea of what the landlord objects to.

  TRY TO SETTLE ANY PROBLEMS OR POTENTIAL PROBLEMS NOW.

  As a tenant you have your rights, and it's good that the landlord knows you're aware of them. Sometimes, you may have caused the problem--maybe you didn't even realize it! Try to get things straightened out and be as tactful as the situation allows.

- When you get the eviction notice

  It has got to be in writing--verbal threats are meaningless--and it must give you the full amount of time you are legally allowed before you're supposed to leave. The landlord should state the day and time he or she wants you to leave. Make sure they follow the correct legal procedure.

  Above all--TAKE IT SERIOUSLY AND DON'T IGNORE IT!
    - Try to talk to the landlord.
    - Talk to other tenants.
    - Figure out if you've got a good defense--if you think you have, and you want to fight it--get a lawyer.
    - If money is a problem, look in the Yellow Pages under Social Services for Legal Aid--they help with such cases.

- If you get a court summons, and you haven't moved out, you're what's known as a "holdover." It's likely your landlord will try to get you out by threats or persuasion before going to the trouble of taking the case to court. TAKE THE COURT ORDER SERIOUSLY. Remember, IF YOU DON'T ATTEND THE COURT HEARING YOUR LANDLORD WILL WIN THE CASE AUTOMATICALLY.
  - Go to court with your lawyer.
  - If you haven't been able to get one for any reason, still go and ask the judge for an extra few days to enable you to get one.
  - If, for some reason--and it had better be a good one--you can't attend court on the specified day, you must call the court and let them know at least a day ahead of time.
  - If you have a good reason, the judge might give you a new day and time. If you're sick on the day, let the court know. Remember--If you don't show up, you'll lose.

- You'll need to decide if the eviction is legal or not. In some cases, an eviction may be legal, but still be very unfair (e.g., a single parent on welfare, who's just had a financial crisis, may find it very difficult indeed to find a new place to live).

IF YOU FEEL YOUR EVICTION IS UNFAIR, YOU SHOULD FIGHT IT.

- Go to court, tell your side of the story honestly and hope for the best.
- It's really important to try to find out the reason for your eviction--there usually is one. Maybe the manager of your apartment just doesn't like you, in which case the landlord might be able to help out.

- If your landlord has been harassing you, check to see if his or her harassment has violated the terms of the rental agreement (e.g. has the landlord been abusing his or her right of access--just walking in without 24 hrs. notice and nosing around)? You might have grounds to sue the landlord!

- Check that your landlord isn't retaliating against you (see first page). Maybe you complained or organized against him or her.

- Discrimination is another possibility to check out. It's illegal for a landlord to discriminate in any way on the basis of race, color, sex, marital status, mental or physical handicap, and against a blind person because they might have a guide dog. If you feel that your eviction might be caused by discrimination, then make it clear in court.

There are 2 ways to fight an ILLEGAL eviction.

- Reason with the landlord and try to get him or her to change his or her mind.
- Show that the so-called legal eviction is in fact illegal.

You'll win the case if the court decides that the eviction was:

- Retaliation.
- Discrimination.
- Breach of contract--and you remedied the breach in time.
- Nonpayment of rent--if you can claim that the nonpayment was legal. (e.g. the landlord didn't keep his or her part of the rental agreement.)
- Incorrect notice (e.g. the landlord gave only 10 days notice instead of 30 days, or the eviction date wasn't clear or not in writing).

WHERE CAN SOMEONE OR A FAMILY GET IMMEDIATE HELP IF THEY'VE BEEN EVICTED. This is a very real and serious problem, particularly for families who have no where to go.

In the community there are usually a few agencies that might be able to offer temporary shelter and possibly food, but these agencies have to turn away many more people than they are able to help. Community Shelter Homes report that, because of lack of funding and space, many homeless families are forced to sleep in their car or camp out, if they don't know anyone who can take them in.

Some agencies segregate men from the women.

Many single people who've been evicted are left totally to their own resources, which usually means friends or sleeping out.

DONT'T LET IT GET TO THAT.
ACT BEFORE IT HAPPENS.

Self Assessment

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

1. What is meant by eviction?

2. Does a landlord have to give a reason for evicting a tenant?

3. Give 2 reasons why a landlord might want to retaliate against a tenant and opt for eviction?

4. What can happen if a tenant is 10 days or more late with the rent?

5. List 3 obligations a responsible tenant has when he or she rents a property.

6. If a tenant refuses to leave the property after receiving a written notice of eviction, what must the landlord do?

7. At the court hearing, if only one of the two parties shows up, what happens?

8. Is it O.K. to ignore an eviction notice?

9. What are the 2 ways to fight an illegal eviction?

10. Is it wise to get a lawyer if you want to fight an eviction order?

Self Assessment Answers

1. Eviction is what happens when tenants are turned out of their rental property, by no choice of their own.

2. No.

3. Any 2 of the following:
   - The tenant has complained against the landlord.
   - The tenant has organized against the landlord.
   - The tenant has asserted his or her right to a full 30 days written notice before an increase in rent.
   - The tenant has testified against the landlord in court.
   - The tenant has complained or threatened in writing to complain about the landlord's violation of a housing code.

4. The landlord can deliver a written notice asking the tenant to pay immediately or leave within 24 hours.

5. Any 3 of the following:
   - Use the property only to live in.
   - Keep the property clean and sanitary.
   - Use the facilities in a reasonable way.
   - Not deliberately neglect, damage or remove any part of the property, or allow any one else to do so.
   - Use the kitchen, bathroom, in ways for which they were intended.
   - Not disturb the neighbors.
   - Be responsible for behavior of guests.
   - Keep pets under control.

6. The landlord must get a court action.

7. They win.

8. No.

9. The 2 ways are:
   - Reason with the landlord and try to change his or her mind.
   - Show that the so-called legal eviction is in fact illegal.

10. Yes.

Assignment

COMPLETE THE FOLLOWING 4 ASSIGNMENTS.

1. With 2 others, think up 10 reasons why a landlord might want to get rid of tenants.

2. Discuss with 2 others what problems you think a landlord might have in renting out property.

3. Find out where homeless families can go in your area. Who qualifies for help and who is turned away?

4. Do a quick survey within your class:
   * How many people live at home, rent property, own property?
   * Is anyone a landlord?
   * Who's had problems with their landlord and why?
   * Has anyone ever been evicted?

Post Assessment

What advice would you give to someone who has just been given a written notice of eviction? Write at least 1/2 page.

BUYING A HOUSE

Goal:

The student will be able to identify some of the problems involved in buying a house, and some ways to purchase a house.

Performance Indicators:

The student will show understanding of the topic by:

1. Completing a Self Assessment successfully.
2. Researching the local housing market and finding out what types of houses are available at what prices.
3. Working out the financing on the house of their choice.
4. Completing a Post Assessment by giving written advice to a young couple who wanted to buy their first house.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

This module is written to be a practical guide for those of you who are seriously thinking about buying a house, and those who have already made the decision to become a homeowner.

WHAT ARE SOME OF THE ADVANTAGES OF BUYING A HOUSE?

Buying a home is usually the LARGEST INVESTMENT most families undertake. Buying (as opposed to renting) HAS SEVERAL ADVANTAGES:

* When you buy a house, you belong to the local community--you'll have the right to a say in its future, its plans and its problems. Along with your neighbors, you'll have a voice in determining the policies the community adopts and the direction it takes.
* You'll be able to change and improve your home as you please.
* You'll have a feeling of achievement, pride and independence.
* You'll be providing a secure home for your family and a good financial investment for the future.
* As a homeowner, you'll be able to deduct interest paid on a mortgage loan from your income, when you pay Federal Income Taxes. This is also true of property taxes.

BUYING A HOME CAN BE A REWARDING AND EXCITING EXPERIENCE, IF IT IS DONE WITH CARE AND CAUTION. IF YOUR PURCHASE IS DONE IN A QUICK AND UNBUSINESSLIKE WAY, THE RESULT COULD BE A REGRETTABLE OR EVEN A DISASTROUS FINANCIAL MISTAKE.

ARE YOU REALLY READY TO BUY?

Here are some important questions to ask yourself when making up your mind about buying a house:

* Are you likely to live in the home for several years? With a mortgage, for the first few years, most of your payments will go toward paying back the interest on your loan and you'll be acquiring very little equity. (Equity means how much you've actually paid back, not counting the interest, on the house purchase. When a mortgage is fully paid off, the buyer has 100% equity.) THE LONGER YOU OWN THE HOUSE, THE MORE EQUITY YOU'LL ACQUIRE.
* Can you really afford to buy a house? There are two ways people use to decide whether or not they can meet monthly house payments:
    1. The cost of the home should not exceed 2 to 2½ times your annual family income. A young couple should stay on the low side of this estimate. If the family income is stable and prospects look good for the future, then 2½ times the annual income is a good guide.
    2. A homeowner shouldn't pay more than 35% of monthly income for monthly housing expenses (including payment on the mortgage loan, plus average costs for utilities, repairs and maintenance).
* Can you raise enough for the down payment? The down payment depends on the value of the property, but it's usually between 10 and 30%. With Federal Housing Administration loans, you must pay at least 3% down on the first $25,000, and 5% on any amount over $25,000.
* Can you pay cash for the closing and settlement costs? Often, these costs are much more than a new home buyer expects. Costs do vary from place to place and depend on the purchase price of the property. One recent survey estimated closing and settlement costs to be about 2% of the purchase price. Ask your real estate sales person or lender to give you an estimate of ALL closing costs you'll need at the time, so you won't be surprised.
* Can you afford the additional expenses for upkeep and repair to keep your home in a comfortable, attractive condition? Many people are choosing to buy townhouses or condominiums, which require much less time and effort in their maintenance and upkeep.

Its ESSENTIAL that you spend some time now evaluating your present financial situation and be REALISTIC about what you can or cannot afford.

This might not be the best time for you to take on such a large financial responsibility. It might be wise to wait a while until your financial prospects improve.

If buying a house means that you have to "squeeze" your finances so tightly that you have no money left for leisure or entertainment, you're likely to run into problems. If you get in "over your head," you'll be faced not only with feelings of failure and disappointment when you can't pay the mortgage and you have to leave your new home, but you'll be under a great amount of STRESS.

So, DON'T COMMIT YOURSELF UNTIL YOU'RE SURE YOU CAN AFFORD IT.

HOW TO FIND THE RIGHT HOUSE FOR YOU

Houses are sold mainly through real estate advertising and real estate brokers. Sometimes they can be bought directly from the owner.

There are several ways to shop for the RIGHT house for your family:

- Look in your local newspaper in the real estate section and carefully go through the ads. Mark any that sound interesting and call to get further details.
- Tell friends, neighbors and fellow workers that you're house hunting. Give them a good idea of the type of property you're interested in.
- Take your time in shopping the market--get a very clear idea of the cost and quality of homes currently on the market.
- Decide which neighborhoods you find good enough to live in. Take a walk or drive around the area and note any houses for sale--the address and the real estate agent.
- Look at as many houses as you can within your price range--you'll be able to compare them and tell good value from bad.
- Don't trust your memory when you find a house you really like. Take a notebook and Polaroid camera if you have one, and write down everything you need to remember (asking price, owner's name, location, number of bedrooms, size of yard, taxes, utility costs, nearest shops and schools, type of heating, special features, etc.).
- Don't forget to consider the re-sale value of homes you look at.

HOW CAN A REAL ESTATE BROKER HELP YOU?

In most cases, using a real estate broker will be to your advantage. A GOOD BROKER WILL:

- * Help you select the best possible choice of available properties within your price range and location. A broker will have a list of every property for sale in your town or city, so you can save yourself a lot of time and effort.
- * Give you the benefit of his or her expertise in the real estate business and will advise you on what's a good deal and what's to be avoided.
- * Provide you with general information about a community and specific information about schools, shops, churches, etc.
- * Not stampede you into making a hasty decision by implying there's another buyer hot on your tail.
- * Maybe help you get financing and will probably know how to get around much of the red tape.

A broker's commission is usually 6 to 7 % of the selling price, but may be as much as 10%. This commission is paid by whoever hires the broker.

HOW TO FIND A GOOD REAL ESTATE BROKER

- *Ask your friends for recommendations or call the mortgage officers of some local banks or Savings & Loan associations for referrals.
- * Look in your local newspaper and see which brokers run the most ads for houses in the neighborhoods you're interested in. Brokers often specialize in certain areas.

A NEW HOUSE OR AN OLD HOUSE?

Older houses

2 out of every 3 buyers select a "used" house.

Older houses can have several advantages over a new house:

- * More space for the money
- * The yard and neighborhood have already been well planted with trees and shrubs
- * Taxes are usually stable in an established neighborhood
- * Older neighborhoods are usually nearer schools, work places, etc., so you could save on travel time.
- * Often they have ample bedroom and storage space and rooms tend to be on the larger side

- They often have more "character" and come in a greater variety of shapes, sizes and designs.

If you're interested in a house in an older neighborhood, be sure to check on any future plans for neighborhood improvements, urban renewal or plans for new highways or other projects. Future road construction could affect the value of the property, so check plans for possible construction with your local authority.

Inspect an older house thoroughly:
What at first might appear to be a bargain home MIGHT turn out to be a real headache. A very thorough inspection may show all sorts of hidden defects and remodeling needs.

If you have the slightest doubt about the soundness of the house you're interested in, GET AN EXPERT APPRAISAL OF THE PROPERTY to establish its value and to report any problems. In many cities there are firms that will examine the home and give a detailed report for between $50 and $100. It could be money well spent.

If you have any doubts about the wiring, plumbing or heating system, the owner may allow you to check or have an expert make a report.

Older homes MAY require work, but on the other hand, they may have received excellent care from previous long-term owners and will compare favorable with newer houses. If you decide to call in experts, BEWARE of unscrupulous operators who may try to justify high fees by exaggerating problems, which they may want to fix at a high price. If repairs are needed, make sure you get an estimate of the cost in advance, and be clear about who will foot the bill--you or the seller.

Older houses SOMETIMES DO need special inspection in these areas:

- Wood rot and termite infestation. It's a good idea to include a termite clause in the contract, especially in those areas of the country which have a history of infestation. The clause should give certification of termite inspection and a guarantee.
- Structural failure. Sagging roof, cracks in walls, uneven floors, etc.
- Inadequate wiring--request an inspection by the local government to make sure it's not dangerous, exposed or very old.

- * Run-down heating system--is it old, inefficient? How long do you think it will last?
- * Faulty plumbing--if possible, choose a home that's connected to a public sewer instead of one that has a septic tank. Check with the plumber who last serviced the house and ask about the condition of the plumbing.
- * Inadequate insulation--ask if the attic and the space between the interior and exterior walls has been filled with an insulating material. What is it and how was it installed?
- * Wet basements--are there any signs around the foundation walls of water penetration? Don't forget that a dry basement in summer could be ankle-deep in water in the fall.
- * Hot water heater--look for signs of rust or leaks. Is it large enough for your family's needs?
- * Roof and gutters--check inside the attic for water stains. What kind of roofing material was used and how old is it? Ask the owner for a guarantee, if there is one.
- * Garage--is it in good condition and large enough for your needs?

If there are problems with ANY of the above areas, the price of the house CAN and SHOULD be reduced.

Also, check the paintwork, inside and out, all doors and windows to see if they work well and are in good condition. Inspect floor and wall tiles in the kitchen and bathroom. If you're a gardener, check the exposure of the house.

DON'T BE AFRAID TO APPEAR TO BE OVER-PARTICULAR. IT'S BETTER TO SEE ANY PROBLEMS NOW THAN TO HAVE TO DEAL WITH THEM LATER.

New houses

If you decide that a new house is for you, make sure you make a good choice by following these steps:

- * Check the reputation of the builder. Talk to people who are already living in houses he or she has built. Are they satisfied? If not, why not?

New homes can have several advantages over older ones:

- It's often easier to get a mortgage
- They shouldn't need costly repairs or remodeling jobs
- Upkeep costs should be less
- Heat loss should be less
- Major appliances and modern conveniences are usually built in
- They have central air conditioning sometimes
- They are usually easier to keep clean and are labor efficient
- You might need less furniture because of built-in cupboards, etc.

When you have a specific new home in mind, consider these points:

- Don't be taken in by the glittering appearance of a model home. Find out exactly which features are provided with _your_ new house and which are extras, for display purposes.
- Be sure your contract with the builder gives a definite date for completion
- Don't be afraid to check on the progress of construction regularly
- Check the lot site _in advance_. Is the size and setting what you want for your home?
- Be sure the contract is complete and that there is agreement on all the details of the transactions. Don't assume an item is included, only to find out later you were mistaken. CHECK NOW.
- Are you sure you know that the area is zoned only for residential purposes? If commercial development is allowed, the property value could be affected.
- Any extra features that you want in your new house should be listed IN WRITING.
- Deal with a lender who will stick with the interest rate you agreed on at the time, even if market interest rates rise before the closing date.
- Make a thorough inspection of the house, the day before you take title to the house. This is you LAST CHANCE to ask for any changes to be made.
- When you take possession of the house, INSIST that you have the following papers: warranties for ALL manufacturers with equipment in the house; certificates from the Health Dept., clearing plumbing and sewer installations; certificate of occupancy.

HOW TO FINANCE THE PURCHASE OF A HOME

- Pay cash, if you're lucky enough to be a millionaire.
- Most people make a down payment to a broker or seller, followed by monthly mortgage payments which include principal, interest, taxes and property insurance.

When placing a contract on a home, the buyer is usually required to make a deposit of 5 to 10% of the selling price. The house is taken off the market until financing can be arranged. As the buyer, you LOSE your deposit if you don't carry through with the contract.

When a home is bought with a mortgage loan, the title is passed to the buyer at the closing of the sale, but the house is his or hers only as long as the mortgage payments are kept up. If the buyer can't make the payments on time, the money lender can legally take over the property and the buyer may lose any equity he or she has built up.

HOW TO GET A MORTGAGE LOAN

* Mortgage loans are obtained from savings banks, insurance companies, mortgage bankers, Savings & Loan associations or commercial banks. Shop around and see who will offer you the best terms for your particular needs.
* Friends or relatives--relatives are sometimes willing to help out. Be sure to keep the deal on a firm BUSINESS basis. It's very important that you get your financial arrangements down on paper; never make a verbal agreement.
* Veterans loan--if you are an eligible veteran.
* U.S. Dept. of Housing and Urban Development gives mortgage loans which usually enable the borrower to make a smaller down payment and possibly lower monthly payments.

AS A BUYER, DO YOU HAVE ANY OBLIGATIONS?

You must agree to:

* Make your monthly mortgage payments on time, whether or not you're satisfied with the house you've bought. If you buy a new house and find anything wrong with it, you can contact the builder to try to get things made right. A builder will do it, if he or she is concerned about his or her reputation.
* Maintain the property. It makes sense to keep your own property in good condition, so that it doesn't lose value. If you're handy with tools, you'll be able to do most repair and improvement work yourself, but

don't tamper with expensive equipment if you're not sure what you're doing. Call in an expert.

DO YOU NEED A LAWYER WHEN YOU BUY A HOUSE?

You don't *need* one, but it could be to your advantage to hire one. Before you sign any documents (especially the sales contract), it would be a good idea to get the advice of a real estate attorney. Choose an attorney who *specializes* in the field of real estate--he or she will have more experience in this area. It could save you money and possible problems in the future.

You'll have to pay the fee if you do decide to hire a lawyer.

WHAT CAN YOU DO IF YOU GET INTO FINANCIAL TROUBLES?

If you're faced with temporary financial problems that mean you can't make your monthly mortgage payments, *contact your lender immediately*. If your payment record is good, an arrangement can often be made to help you get through your difficulties. If your lender isn't very helpful, contact your local office of Dept. of Housing and Urban Development. They might help you.

Self Assessment

ANSWER THE FOLLOWING QUESTIONS IN THE SPACE PROVIDED.

1. What are 3 advantages of owning your own home?

2. Are homeowners able to claim tax deductions?

3. What does 'equity' mean?

4. What is one method you could use to decide whether or not you could afford to meet monthly house payments?

5. Approximately what percentage of the purchase price is needed for the down-payment?

6. Approximately what percentage of the selling price does a real estate broker take for commission? Who has to pay the commission?

7. Approximately what percentage of the purchase price would you need to pay for closing and settlement costs?

8. How would you go about finding a good real estate broker? Would you advise someone planning to buy a house to find a broker?

9. What happens if a home is being bought with a mortgage loan and, for some reason, the owner can't meet the monthly payments?

10. What would you do if you had a financial crisis and couldn't pay your mortgage one month?

11. Where can you get a mortgage loan? List 4 different places you could apply.

Self Assessment Answers

1. Any 3 of the following:
    * You belong to the local community and have a right to a say in its future, its plans and its problems.
    * You can change or improve your home as you please.
    * A feeling of achievement, pride and independence.
    * A good financial investment and a secure home for your family.
    * Income tax deductions.

2. Yes.

3. Equity means how much you've actually paid back, not counting the interest, on the house purchase. When a mortgage is fully paid off, the buyer has 100% equity.

4. One of the following:
    * The cost of the home should not exceed 2 to 2 1/2 times your annual family income.
    * A homeowner shouldn't pay more than 35% of income for monthly housing expenses.

5. Between 10 and 30%.

6. Commission is usually 6-7% of the selling price, but may be as much as 10%. The commission is paid by whoever hires the broker.

7. Approximately 2% of the purchase price.

8. Any of the following:
    * Ask friends, relatives for recommendations.

- Call the mortgage officers of some local banks or savings and loan associations for referrals.
- Look in the local newspaper and see which brokers run the most ads for houses in the neighborhoods you're interested in. Brokers often specialize in certain neighborhoods.

9. If the buyer can't make the payments, the money lender can legally take over the property and the buyer may lose any equity that has been built up.

10. You should contact your lender immediately, explain your situation and ask if a temporary arrangement can be made to help you get through your difficulties.

11. Any 4 of the following:
    - Savings banks.
    - Commercial banks.
    - Savings and loan associations.
    - Relatives.
    - Veterans loans.
    - Insurance companies.
    - Mortgage bankers.
    - U.S. Department of Housing and Urban Development.

Assignment

COMPLETE THE FOLLOWING ASSIGNMENTS.

Look in your local newspaper in the real estate section and go through the ads.

1. Is there any difference in price between new houses and older houses of the same size? If so, what's the approximate difference?

2. What's the approximate selling price in your area for:
   * A new 2-bedroom condominium?
   * A 2-bedroom mobile home?
   * A 2-bedroom older house with a small yard?
   * A 2-bedroom duplex?
   * A 3-bedroom older house with a large yard?
   * A new 3-bedroom house, of very modern design?

3. Make a list of the most important features you'd look for in your ideal house. By looking through the house ads, can you find one to your taste? How much does it cost? Work out how much you'd need to be earning in order to afford to buy it. Try to find out approximately how much your monthly mortgage payments would be and what deposit you'd need to put down.

Post Assessment

If you were asked to give advice to a young couple who were interested in buying their first house, but weren't sure whether to go for an older home or a new one, what would you tell them? Write at least 1/2 page.

MOVING INTO ANOTHER HOUSE

Goal:

The student will learn how to assess the values and services offered by moving companies. They will find out how not to make mistakes before and during the move which could result in wasted time and money.

Performance Indicators:

The student will show understanding of the subject by:

1. Successfully completing a Self Assessment.
2. Researching local moving companies.
3. Reading useful, relevant materials.
4. Researching Tax Deductions which are relevant.
5. Completing a written Post Assessment.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

America is known as the "mobile" society.

MILLIONS of Americans move each year--most of them to those areas where there are higher possibilities of employment. Chances are, if YOU want to stay in steady employment in your particular trade, or improve your future work prospects, you'll have to be prepared to relocate at some time.

Whether you decide to move across the street or across the country, the mere thought could fill you with dread. Moving is WORK--there's no doubt about it--no matter how organized you are, or how helpful and efficient your movers are.

The thought of having to do your regular job AND take the time to sort through and organize all the contents of your cupboards, closets, attic, workshop, garage, etc.; make all the necessary arrangements, at both ends; clean up your house or apartment, could be exhausting.

If you need to move and only have a few possessions, you might decide to rent a small van and do it yourself. It's still an excellent idea to get the information leaflets available at all movers to help you with packing ideas and tips. But if you need to move any distance and have a houseful of furniture, it's an excellent idea to find a good mover, if you can possibly afford it, to save you time, effort, stress and breakage and damage to your belongings.

How to choose a good mover

Shop around in your area to find a mover who is professional, efficient and charges reasonable rates. Let your friends and fellow workers know you're looking for a good moving company and they might be able to recommend one.

Each moving company is required by the Interstate Commerce Commission (ICC), which is an agency of the Federal Government, to give each potential customer a report of the company's performance during the previous year. This report covers about 12 areas of the company's business operations that should be of great interest to a potential customer who is comparing one mover with another. Some examples of these areas are:

- % of broken and damaged goods
- % of over-estimates of moving costs
- % of under-estimates of moving costs
- % of shipments picked up more than 5 days later than requested
- % of shipments delivered more than 5 days later than requested
- average number of days taken to settle any claims for damage or loss of goods
- % of claims which were settled during the calendar year

Because moving companies are required BY LAW to provide customers with this "inside" information, they have to maintain very high standards and be very competitive in order to stay in business and do well. It's in their interest as well as yours to provide a high quality service. Take the time to compare the performance of several movers in your area. When you have found 3 or 4 whose performance figures look good, it's time to get some estimates of costs from those you've selected.

Function of the ICC

The ICC has been set up by the Federal Government to protect the consumer and to help maintain high standards in the moving business. It regulates the practices of movers, but does not rate, rank or recommend movers--that's up to your own selection.

The ICC requires that each mover give a copy of the company's performance, as already mentioned, and also a copy of "Information for Shippers of Household Goods" to each customer.

This is a booklet packed with useful and necessary information you'll need to know in order to save yourself from making mistakes which could result in loss of your time and money. ICC has a National Complaint Center in Washington D.C. if any problems arise during or after your move. If you have any general questions about your move, the Commission has offices in each state throughout the U.S. Look in your phone book under "U.S. Government" to find the number.

Some DO'S and DON'TS of moving

Most movers and their agents are reputable business people who will not promise more than they can lawfully do. However, to protect yourself, it's a good idea to be aware of these do's and don'ts:

DO

- Read the ICC Information booklet carefully
- Select your mover with care--get several estimates and performance reports
- Make sure that any agreements between you and your mover are in writing and on the order of service and the bill of lading
- Go through carefully the inventory of your household goods and make sure it's accurate
- Make sure you understand the "limited liability" of your mover--how much coverage the movers give in case of loss or damage
- If you possibly can, go with the van to the weighing station where your shipment will be weighed. If you have any reason to believe the weight isn't accurate, request another.
- Try to arrange the dates of your departure from your old house and your arrival at your new house with enough flexibility to allow for the late arrival of the moving van. Sometimes vans get behind schedule.
- Let the moving company know where you can be contacted by phone en route, as well as your destination.
- Make sure that everything listed on the inventory is accounted for before the van operator leaves your destination. It's also important that you make sure a proper description of the condition of your furniture is entered.
- File a claim for loss or damages as soon as possible (if you have any).

DON'T

- Believe an estimate is the final cost of your move
- Leave your old house before the movers leave
- Expect the carrier to provide boxes, cartons, barrels or any other packing materials free of charge
- Forget to have, either in certified check or cash, the maximum amount shown on the order for service unless you've arranged for credit in advance
- Expect your goods to be unloaded until you've paid at least the maximum amount shown on the order for service form
- Sign any receipt for your goods at your destination UNTIL you've checked that everything on the inventory has arrived and is in good condition.

Take the time to CHECK your goods.

How much will it cost?

The cost of your move will depend on:

- the weight and value of your goods
- your destination--how far you're going
- how much packing is required by the movers
- any storage that's needed
- any special services that you need

Not all movers have the same rates, but they ARE usually very competitive. Interstate moving companies MUST file with the ICC a tariff showing the rates and charges for its services. You can inspect this tariff in the mover's office if you wish. The ICC ensures that rates are kept reasonable. Movers are not allowed to charge you at a higher rate than they have filed with ICC.

The important thing to remember is that THE EXACT COST OF YOUR MOVE CAN'T BE GIVEN UNTIL YOUR GOODS ARE WEIGHED AFTER LOADING INTO THE TRUCK. The moving company will give you a written estimate, based on their experience in the business, of approximately how much your shipment will weigh and how much it'll probably cost to move. ESTIMATES ARE NOT BINDING--YOU MUST PAY THE TOTAL CHARGES ON THE WEIGHT OF YOUR SHIPMENT.

When the mover comes to your home to look over your household goods and everything you want to be moved, show EVERYTHING, even all the tools in the garden shed and garage, and all the things you have stored in the basement or attic. Let him or her know what you won't be taking, so it's not included in the estimate.

When must you pay?

Your estimate will give you a good idea of what the ACTUAL costs will be. It will allow you to plan your financial arrangements in advance. If your mover hasn't extended you credit, you must pay either in cash, certified check, cashier's check or traveler's check before delivering your goods. On a C.O.D. shipment, as on ALL shipments, you must pay the ACTUAL costs and not the estimated costs.

If the total ACTUAL charges are not more than the estimate plus 10%, you must pay the actual charges BEFORE the goods are unloaded. But, if the total ACTUAL charges are more than the estimate plus 10%, then the mover must deliver your goods after you've paid the estimate plus 10%. You'll then have 15 days (not counting week-ends and holidays) in which to pay the rest.

Money saving ideas for your move

Here are some useful ideas to help you save money during your move:

- Cut down the weight of your shipment

  The more you move, the more it costs, so you can't afford to be a collector! Keeping in mind your future house or apartment, you can decide what you need to take and what you can do without. Be honest with yourself and plan to get rid of as much as you can live without. Don't spend just to move expendables. GET RID OF YOUR JUNK!

  Don't take "tired" furniture you're sick of. Why not have a garage sale and use the proceeds towards replacing old things? Persuade your family to go through ALL their belongings--old clothes, tools, books, records, crockery, sports equipment. Throw away EVERYTHING that is broken and can't be repaired. Collect together all your clean old clothes and sell them to your local second-hand store, or give them to a charity.

  Consider shipping some things--books, tools and other unbreakable items by slower, cheaper methods, but remember to pack them well. Place ads in your local paper and sell larger and more valuable items you don't want to take. If you have any very heavy items, you might consider selling them now and replacing them later.

- Don't lose interest

  Make arrangements for any savings you have that are on time deposits. Transfer them after the next interest payment date or maturity date.

- Collect any refunds from utilities or landlords

  It's much easier to do it in person than by long-distance.

- Keep track of tax deductions

  These could be articles given to charities. Get receipts that show the approximate value. Another is moving expense adjustments. You should keep records of ALL your moving expense costs--most of them are tax deductible up to a certain amount. Valid deductions include house-hunting trips before the move, temporary living expenses and fees paid during the buying, selling or leasing of a house or apartment. Deductions are now available for the self-employed, for people changing their employer and to employees who are being transferred. IRS regulations change frequently, so it's a very good idea to check with your local office--they'll be able to give you up-to-date information that could save you money.

* Ask for warranties and service manuals for all the built-in appliances in in your future home--it'll save you trouble later on. Ask for the names of good service people. You could do the same for the people who'll be moving into your home.

* Use other transportation for small shipments. Many interstate moving companies may charge you on a minimum weight basis--usually 500 pounds, it can cost you LESS to send smaller items by some other method. You usually have to box or crate the items yourself, but moving companies will usually provide boxes and crates at a reasonable rate. Ask your mover to tell you the CHEAPEST, most economical way to handle small shipments.

Keep yourself covered. What is your mover's liability for loss or damage?

It's very important that you know exactly just HOW MUCH your mover is responsible for during the move, if your goods are lost or damaged. You have 2 choices as far as coverage goes:

1. At no extra cost, your goods will be covered for up to, but not more than 60¢ per pound, per article. This coverage is the responsibility of your mover, and does NOT provide full protection. (If the "article" was your stereo, weighing 60 lbs., the most you could receive would be $36.00.)
2. If you want Full coverage on lost or damaged items, you must put a lump sum figure on the whole shipment and pay an extra charge, depending on the total value. Your mover will be able to help you with advice and full details.

When you get to your new home

* Plan to be there BEFORE the AGREED DELIVERY DATE. Many movers will only wait 2 hours for you to accept your goods, and less time or none at all if your move is less than 200 miles.
* Pay your charges, as previously agreed.
* Carefully check your belongings as they are brought in from the van. This is the best time to call attention to any possible damage claims. If there's

ANY change in the condition of your goods, make sure the driver records these changes on the inventory sheet. If any items are missing, record them.

* Report any loss or damage claims as soon as you can. It's much more difficult and a lengthy process to report missing and damaged articles weeks later.

Your mover will most likely give you several useful leaflets which will include step-by-step instructions of exactly what to do in preparation for your move, starting 4 weeks before D-day.

If you take the tips that apply to your particular situation, you should keep your schedule, your cool, your sanity and your sense of humor!

Self Assessment

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

1. What are the 2 main functions of the ICC (Interstate Commerce Commission)?

2. What's the best way to go about finding a good, reliable, reasonable mover?

3. Why is it a good idea to go along to the weigh station when your shipment is being weighed?

4. Do movers usually provide packing materials--boxes, crates, barrels, free of charge?

5. Do ALL movers charge a set rate?

6. When will you know the EXACT cost of your move?

7. Why should you be at your destination BEFORE the movers arrive?

8. Do you have to pay the movers before or after your goods are unloaded?

9. Why should you keep records of ALL your moving expenses?

10. If the total ACTUAL charges are more than the estimate plus 10%, how much do you have to pay at delivery?

11. If you don't pay extra, how much will your goods be covered for by your mover's insurance?

Self Assessment Answers

1. The ICC has been set up by the Federal Government to protect the customer and to help maintain high standards in the moving business.

2. Compare estimates and performance reports of several movers in your area before reaching a decision.

3. To make sure the weight is accurate and there have been no errors.

4. No.

5. No, but they are usually very competitive.

6. After the goods have been weighed after they've been loaded into the van.

7. Many movers will only wait 2 hours for you to accept your goods, and less or no time if your move is less than 200 miles away.

8. Before.

9. They are tax deductible up to a certain amount.

10. The estimate plus 10%.

11. 60¢ per pound, per article.

Assignment

Complete the following:

1. Research your local home mover's market. Call or visit 3 movers in your community and ask to have a copy of their performance report. Also pick up the ICC leaflet "Information for Shippers of Household Goods" and any other literature that might be helpful or useful. Ask for their rates. Work in a small group if you prefer.

   Study the reports carefully and compare them. Which company appears to have the best report? Compare the different rates. How much do they vary? Which moving company appeared to offer the most help? If you needed to hire the services of a moving company, would you have difficulty choosing which one?

2. Read the leaflet published by ICC, also any other literature you were able to get.

3. Call or visit your local IRS office and ask for details about Moving and Tax Deductions. They might have a leaflet you could keep and study.

INDIVIDUALIZED LEARNING SYSTEMS

Post Assessment

Imagine you were faced with having to relocate to a town 200 miles away, in order to further your job possibilities.

You are married with 2 small children and your wife works full-time. You now live in a 2-bedroom duplex, with all your own furniture. After all your research into the moving business, would you consider doing it yourself or would you hire the services of a mover?

Write at least 1/2 page, giving your reasons.

STRESS I

Goal:

The student will be able to explain the nature of stress and be able to identify when it is beneficial and when it causes strain.

Performance Indicators:

The student will:

1. Successfully complete a Self Assessment.
2. Complete two Assignments.
   a. compile a personal stress table and assign numerical values to his or her experiences.
   b. interview three workers and report back on stresses experienced at work.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.
    a. Make your list of stressful experiences and share them with at least one other student.
    b. Interview three workers.
    c. Share your findings about stressors at work with at least two other students.
    d. Show your written work to your instructor before continuing to another module.

Information

Our body is frequently under stress. This is natural and necessary and can even be pleasurable. It helps us stay alert and motivated and able to get important things done. Stress is our body's response to any demands placed upon it. So, without stress we wouldn't be responding as living beings. In the right amounts, stress is essential to normal everyday life.

Positive stress at work could involve:

* having a deadline to meet
* knowing that what you're doing is going to be checked for accuracy and appearance
* competing for the acceptance of a bid or the completion of a task
* the knowledge that other people are aware of what you either claim you can do or are supposed to be able to do at your skill level.

These demands might be enough to make you work harder and with greater concentration and willingness. As long as someone is performing successfully and effectively without feeling adverse effects (either physically or mentally) then the level of stress is likely to be beneficial.

However, a person doesn't usually notice stress until it becomes too much and makes him or her feel overloaded, tense and strained. At this point, stress is potentially dangerous. If this level and intensity of stress continues over a long period it can lead to serious physical and mental problems. But it is not stress in itself that's to blame, it is the strain of having to cope with too many demands.

It's difficult to know what are the right number of demands that we can respond to and still feel good. Each person has a unique way of responding. So, what is stressful for one person could be exciting to another. For example, some people prefer a quiet and peaceful work setting, while others need noise and activity around them. To the person who likes bustle and movement in the work environment, a job that has long periods of little to do or that involves working quietly alone, might become very stressful. And of course the person who likes a quiet work setting might feel extremely strained in a machine shop.

The demands that lead to a stress response in our body are known as stressors. They can be both pleasant or unpleasant and, as already stated, they will be responded to in different ways by each individual, depending on how important he or she thinks the demands are. For example, a newspaper report on a threatened increase in layoffs in the place where you live might have little effect on you if you have a secure job. But if your job is next on the chopping block, the level of stress you experience would naturally be much higher.

A situation that someone experiences as threatening is likely to bring on a high stress response. Things are threatening when your usual values and normal everyday experiences are suddenly changed and you have to live in a different way, even if the change is only temporary. Here are some examples from work of things that someone could find threatening and stressful:

* Starting as an apprentice.
* Being injured on the job.
* Getting promoted to supervisor.
* Being frequently interrupted while working.
* Being told to repeat a finished job because the quality isn't good enough.
* Unpleasant relations with co-workers.
* Feeling a great amount of pressure to finish work on schedule.
* Interviewing for another job.
* A lot of noise and air pollutants at your workplace.
* Being fired.

There are many non-work pressures and demands which can affect your performance on the job. A person under a great amount of stress at home is likely to be less efficient and more accident prone at work than someone who is not over-stressed. Here are a few non-work examples of stressors:

* Getting married.
* Having your auto license taken away by the courts.

- A significant birthday, e.g. 21, 30, 40.
- Money problems.
- Arguments over parenting.
- Sex problems.
- Poor living conditions.
- The death of a family member.
- The birth of a son or daughter.
- An auto accident.
- A health change.
- In trouble with the law.
- Taking out a mortgage.

Signs of Strain

When the demands are too great, the physical symptoms and behaviors that reveal too much stress become much more obvious.

Tense muscles. What muscles are you tensing when you're using a tool in your right hand? Are the muscles in your left arm tight, as well? An experienced worker who is not under a great amount of stress will use only the muscles needed to do the job he or she is doing. If you find yourself gritting your teeth when you lift something, then either the object is too heavy or you are very tense and under a lot of stress. Have a look in the mirror. Tense your face muscles. Tighten up your face and hold it like that for about five seconds. Then relax. There should be a big difference. And yet some people go around all day with a furrowed brow, narrowed eyes, clenched jaw. Do you know anyone like that? If so, you know someone who is over-stressed.

Fatigue. If you wake up tired even after a normal amount of sleep then your body is tense.

Insomnia. If you used to be able to sleep fine and now are unable to get the rest you need, if you have to take something to fall asleep, you wake frequently while it's still dark, you find you're struggling to get to sleep, then you are under too much stress.

Over-sleeping. a person who escapes to bed for long hours usually after drinking alcohol or smoking dope is probably under strain from too much stress.

Feeling irritable and touchy. People become much less tolerant of minor frustrations when they are over-stressed. Bosses and supervisors who seem to overreact when something isn't done exactly as they want it done are probably in distress. If you or a co-worker get angry over a small incident, there are probably a lot of other pressures on you at that time. It is like the straw that breaks the camel's back. We can each bear a lot of stress and strain before it starts to affect our behavior, but there's always a point when the demands become too much, if you don't do something to get rid of them.

Irregular heart beats. Stress can be like drinking ten cups of coffee; it gets you moving, but also makes your heart beat faster. Be aware of your heart beat when something doesn't come out how you'd like it; (e.g. you cut too much off a piece of sheetrock, the concrete starts to harden before you're ready, you can't get a nut off to do a repair, anything that is a minor frustration.)

Shallow and/or hurried breathing. If this is happening, even at times when you haven't been doing very demanding physical exercise, then you need to check on the amount of stress you're under.

Tics and mannerisms. Some people under a great deal of strain develop habits and rituals (such as having to touch fence posts, tap the rungs of a ladder before climbing it) or they may begin to have unusual and unnecessary body movements (sudden facial changes, blinking rapidly, flicking fingers, keeping their foot or whole leg in constant motion when they're sitting down). These are habits that are difficult to stop, especially if the person is using them to lessen the stress he or she is under.

Abuse of drugs and/or alcohol. If taking drugs and/or alcohol become essential to help a person relax or stop worrying about problems, then the burden of stress has obviously become much too great.

Overeating. Some people use food as a comfort or a means of escape from immediate problems. People usually know when they are doing this, but unless they find some other escape or way to deal with the pressures, then overeating is very difficult to stop.

These are some of the signs of too much stress. If you ignore them, your body will protest even more and the chances increase of a heart attack, ulcers, a serious accident, a nervous breakdown. A person under a lot of continuing stress is living in a body that is looking for an accident or any disease that may be around.

Our body can only tolerate so much. Under a great amount of stress our body is the first to let us down. Maybe you are determined and highly-motivated to achieve something, partly as a result of the physical response to stress, which prepares the body for "getting the hell out of here" or standing up and fighting. But the signs of strain that have been described above are like a message to our brain from our body that says "if you don't slow down and look after me, I'll commit suicide and I'll kill you." Another way of thinking about the effects of stress on our body and our determination to get yet more things done is to see your brain as the boss and your body as the employee. If the employee is treated like a slave he or she will eventually revolt or collapse under the demands. However, workers who are treated fairly and reasonably by their boss will work well and willingly. So, be a fair boss, don't take on more orders than you can handle, treat your body well and it will not go on strike and leave you bankrupt.

If you are working hard, taking on a lot of challenges and are not showing any of the signs of strain, then you are probably operating at the right level of stress for you. As long as you are performing successfully without feeling physical or mental ill effects, then the stress is motivating and healthy. The aim is not to avoid stress, but to experience a healthy response to it.

The most important difference between feeling good under stress and feeling strained is the amount of control you experience. You can tolerate much greater amounts of stress if you believe you can control what is happening.

A feeling of control is determined by:

1. How you interpret an experience.
2. How many things are happening to you at the same time.
3. How far you can predict with any reliability what may happen.

HOW YOU INTERPRET AN EXPERIENCE

At work you can take on much more stress (say from noise, paint in the air, cold, mud, etc.) if you feel that your skills and achievements are recognized and valued by the boss and your co-workers.

If you know that your work is valued, then you will interpret unexpected demands such as being asked to work overtime on the night you planned to go out in a different way from the person whose boss treats him or her like someone who is lucky to be working at all.

Another example, especially as a beginning apprentice, might be the way you experience and interpret a joke made by another worker at your expense. It's quite usual for joking insults to be hurled at apprentices. Any mistake you make is open to being made the butt of a "joke." If you take this as a normal way of interacting and not as a personal attack on you, then your stress level won't rise too high.

HOW MANY THINGS ARE HAPPENING TO YOU AT THE SAME TIME

If there have been a lot of changes in your life during the past two years, then you're in danger of strain and illness. If you start a new job, move to another house, have a series of arguments with your spouse, take up a new sport, overdraw at the bank, need some expensive work done on your car, and get ticketed for speeding all around the same time period, then it would be quite normal to feel strained. Sometimes there is no way that the order and frequency of changes can be controlled; often, however, there is a way of controlling them. For example, just when the new baby is expected is not the time to look for a different home. When you start a new job it is better to stick to your usual leisure activities rather than start a load of new ones. Too much change brings on too much stress. Events need to be spaced over time, then change can be pleasurable and challenging.

HOW FAR YOU CAN PREDICT

When stress is part of achieving a definite goal it seems to be less harmful, but if the future is unclear and you feel you have little choice about what you do at the present time, your stress level will increase.

If you don't know whether you'll have a job or not, or whether you'll be able to keep up your payments, whether an important relationship is going to break up--the stress leads to strain. The more you can be sure of what might happen, the easier it is to handle change. To do this, it is important to make plans, set up personal and professional goals, decide on priorities. The more you can make things happen, rather than wait for things to happen to you, the more in control you'll feel.

The most difficult time is when your predictions are suddenly proved wrong. You might have had definite expectations about what you were going to do a few months ahead when, suddenly, someone you cared about is in a serious auto accident, you are injured at work and have to leave your job, your house is destroyed by fire. Coming through this type of experience usually requires support from other people. A crisis that cuts off all your predictions can seem like the end of the world. The only way that a tragic event which unsettles your whole life is overcome is by gradually building up confidence that there is a future and that it can--to a large extent--be once again predicted.

Self Assessment

LISTED BELOW ARE SEVERAL STATEMENTS. IF THE STATEMENT IS TRUE, PLACE A "T" IN THE BLANK PROVIDED. IF THE STATEMENT IS FALSE, PLACE AN "F" IN THE BLANK.

1. ____ Stress should be avoided.

2. ____ Any stress at work will decrease performance.

3. ____ People usually only notice stress when it becomes too much.

4. ____ There is an optimum stress level which is about the same for all workers.

5. ____ The demands that lead to a stress response are known as strain.

6. ____ Any sudden change in your usual life style could be experienced as threatening.

7. ____ A happy experience cannot be stressful.

8. ____ A lot of stress at home could make you a less effective person at work.

9. ____ Anyone who sleeps a lot must be relaxed.

10. ____ Sometimes people develop strange habits as a means of getting rid of stress.

11. ____ If you become sensitive to changes within your body you will know when you are taking on too much pressure.

12. ____ If there are a lot of changes coming up in your life, it's best to get them over quickly all at the same time.

13. ____ The way in which you interpret an experience affects the amount of stress in your body.

14. ____ Too much stress can lead to illness and accidents.

15. ____ The aim is not to avoid stress but to experience a healthy response to it.

Self Assessment Answers

1. F
2. F
3. T
4. F
5. F
6. T
7. T
8. T
9. F
10. T
11. T
12. F
13. T
14. T
15. T

Assignment

COMPLETE THE FOLLOWING ASSIGNMENTS.

1. Write down a list of events and experiences in your life that you remember experiencing as stressful. Decide which was the most stressful and give this a numerical weighting of 100. Next, go through each other event or experience and, comparing it with the one you rated 100, show how much stress was involved by giving it a number. For example if it was half as stressful, you would write 50 next to it.

	Event or Experience	How Stressful?
1.	Your most stressful experience.	100
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

2. Interview three different workers and ask them what causes stress on their job. Make a table for their answers similar to that suggested in the first assignment. Report your findings to at least two other students.

3. Show your written work to your instructor.

STRESS II--COPING WITH IT

Goal:

The student will learn how to prevent too much stress and how to deal with it when it is experienced.

Performance Indicators:

The student will:

1. Demonstrate understanding of the reading material by successfully completing a Self Assessment.
2. Practice a relaxing way of breathing.
3. Practice muscle relaxation.
4. Prepare a report on the experience of 2 and 3 and be ready to give it to the whole class.
5. Complete a Post Assessment, identifying four ways that distinguish a person able to cope effectively with a lot of stress from a person who experiences it as strain.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.
   a. Prepare a written report, in note form, to give to your class.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

When you are under stress, your body responds as if you have been threatened by someone or something that is going to harm you physically. Your heart rate increases, adrenalin flows and your stomach secretes hydrochloric acid to speed up digestion. These responses make you physically ready for standing up and fighting or for making a speedy escape from an immediate danger. Many peple call these reactions a "fight or flight" response. It is problably a very primitive response going back hundreds of thousands of years to a time when a strange person, animal or even an event, such as a change in the weather, could threaten physical survival.

The same response can happen in your body when you experience great joy, you have a pleasant surprise, you fall in love, win a race, win a lottery. Your body may also respond as if threatened when many different things are happening around you at the same time--at a party, ballgame, an exciting movie, etc.

Your body is not able to distinguish between what is dangerous and what is exciting.

Two people facing the same stressors may have the same reactions within their body, but there is no certainty that they will behave in the same way. One person may experience the stress as strain while the other experiences it as a challenge. The difference lies in how people interpret things. You are less likely to feel strain from the stress your body is experiencing if:

1. It seems you have some control over what is happening.
2. You can predict with some accuracy what is going to happen.
3. You accept something as important and meaningful in your life.
4. You think of what is happening as a challenge and opportunity, rather than as something negative.

PREVENT TOO MUCH STRESS FROM HAPPINGING

Control the number of changes in your life.

Too much change in too short a period increases the chances of your experiencing a health change for the worse. Whenever and wherever possible, it is better to space the changes in your life, rather than bunch them up together. Try to deal with one major change at a time. Move into a new house before you have to cope with a new baby. Change jobs after your divorce has gone through. Plan a vacation before you need it.

If too many things are bringing about stress at the same time you are probably not saying "no" enough. The more that you can be in control of what is going to happen the less strain you are going to experience. See the module on Assertiveness; it deals with how to define your own limits.

Of course, there are some changes that seem to happen outside your control. However, change is rarely completely by chance. You choose when and where to get married and although you may not have the same choice over divorcing, it is very likely that you can predict how and when it might come about.

Accept changes as a challenge.

Every crisis opens up an opportunity; it may be difficult to see it immediately, but it is always there. Nobody wants negative experiences but it is amazing how some people come through them looking to the future, taking a new and exciting direction.

A worker might have been injured and no longer be able to return to his or her previous job. Some people are so hurt by the stress of the experience that they become angry, frustrated, depressed, unable to be anyone other than the person they used to be. Other people respond totally differently. After the initial period of shock, pain and mourning for who they used to be, they take off in a new career direction that they'd probably never even thought of before.

Bankruptcy, the break-up of a relationship, being fired and other distressing experiences all offer chances to look at things in a new way and to begin again. The difference lies in being able to let go of the "if only things had been different" and take up the challenge of "the next time I . . . "The past lives only in memories." it can never be recovered; the future awaits each one of us.

Be in control of your time.

Although time cannot be recovered and it cannot be lengthened, your use of it can probably be improved. Managing time will be dealt with in a separate module but the most important skill in time and stress management is being able to establish priorities.

What is going to be the best in the long run? Work on those things first and you'll save yourself a lot of time and possible stress later. If preparing for an interview with the Appreticeship Board is going to have far-reaching imporance and you're faced with the choice of doing the preparation or going out to a movie you really want to see, then you know which will have priority. If your marriage is of more importance in the long run than the extra money you'll get from working yet another weekend of overtime,then you'll know what to put first.

Have a place where you can be alone.

You deserve some time, even if it's only 10 minutes a day, when you can be truly alone with no pressures from other people or things. Some people only experience being alone behind a locked bathroom door; if that's the only place you can find, it's better than no place. You might have to go out into the yard, walk to the store, sit in your car or maybe get up fifteen minutes early. It's important that you have some time each day when you can either plan or reflect on events. It's important that your family is also aware of your need for this quiet time. Be sensitive and realize that it probably isn't the best time and place to choose to be alone as soon as you come through the front door after work. If you do, you'll be experiencing a lot more stress from family tensions.

DEALING WITH THE PHYSICAL EFFECTS OF TOO MUCH STRESS

Again, the more you can feel in control of what is happening to your body, the less strained you will feel.

Control your breathing and help yourself to relax.

Although this takes some practice at first, you can use it at any time you feel you're experiencing stress.

1. Sit or lie comfortably and place one hand on your chest and one on your stomach.
2. Loosen your jaw muscles; your teeth and your lips will be slightly parted.

3. Breathe in slowly to the silent count of four.
4. Let your breath out as soon as you reach four. Don't hold your breath or tense any of your muscles.
5. Count to four again as you breathe out and breathe in again at the same speed as soon as you reach four, or have let go of all your breath--which ever comes first.
6. Your body should be rising in the stomach area beneath your ribs and not in your chest--the purpose of placing your hand there is so you know where the movement is.

Control the tension in your body.

Learn how to relax each set of muscles in your body by:

1. Tensing them.
2. Holding the tension.
3. Releasing the tension.
4. Experiencing the difference.

This way of relaxing is best done one muscle group at a time. You'll need at least 15 minutes of quiet, undisturbed time when you first practice relaxing your muscles.

It's better to sit or lie comfortable, although once you've mastered the skill you'll be able to use it anywhere. Try it in this order:

1. Hands and arms.
2. Shoulders.
3. Face and neck.
4. Chest.
5. Stomach.
6. Back.
7. Hips, waist and buttocks.
8. Legs.
9. Feet.

Here's an example with the first muscle group.

1. Clench your fist and tighten all the muscles in one arm.
2. Hold the tension for the count of five.
3. Now relax and feel the warmth that flows through the muscles, notice the difference between being tensed and being relaxed.
4. Do the same with the other arm.

What you are doing is the same as in using biofeedback. You are teaching yourself what it feels like to be relaxed so that you can get rid of tension whenever you need to.

Express your anger physically.

Tension builds up with resentment. If you are angry, express it in a way that relieves you but does not harm other people. You can express your anger physically in many different ways: Beating on a pillow, chopping wood, swearing aloud, writing about your honest feelings, then destroying the paper, going for a run, etc. The important guideline is to be aware of what you are doing and why you're doing it. If you're angry and choose to go out and dig the garden, do it in a way that shows and expresses your anger. Don't pretend that gardening is an alternative to being angry, that you'll forget your anger by doing something useful. Instead, use your aggression to slice the earth, pound the clods, scrape the dirt with your rake with real ANGER. It's best to have a personal way that is neither dangerous to yourself nor to anyone else. For example, do not, when you're feeling angry, jump into your car and take off up the freeway!

HELPING FELLOW WORKERS UNDER EXTREME STRESS

Friends, co-workers and supervisors can be of great help to people under a lot of stress. To the person experiencing a major life crisis, such as the death of someone close or a serious accident, it may seem like the end of the world.

What you can do is keep calm and stay confident in yourself that upsets and crises are common and that people do come through them. Listen to the person. Talk very little. When you do speak, show a quiet confidence that the pain, upset and anger will pass eventually. If you're able to do this, you'll be a real help.

A supervisor can help a worker going through a great stress by providing a private place where no one else is around and listening without judgement or advice to what the person under stress is experiencing. It's no use telling the person to pull him- or herself together or leave the job. People under severe stress might be less efficient for a short period of time, but it is a temporary period only. With positive support and understanding, people under that amount of strain can recover a sense of control and meaning in their life.

There are many other ways that people attempt to relieve or escape from stress. Most of these ways, such as drinking, using drugs or even taking part in violent exercise,give temporary relief and do not give any lasting experience of being in charge of your life.

Remember that stress in itself is not bad. Much greater amounts of physical and mental stress can be experienced without strain and even enjoyed if:

1. It is predictable.
2. It is part of achieving what you want to do.

The first involves knowing and having some control over events and the direction of your life and the second involves defining what your goals are and making sure that you are working toward them.

Self Assessment

LISTED BELOW ARE SEVERAL STATEMENTS. IF THE STATEMENT IS TRUE, PLACE A "T" IN THE BLANK PROVIDED. IF THE STATEMENT IS FALSE, PLACE AN "F" IN THE BLANK.

1. ____ Your body is not able to distinguish between what is dangerous and what is exciting.

2. ____ If two people experience the same amount of stress, one might feel it as strain and the other might see it as a challenge.

3. ____ Thinking has nothing to do with how you experience stress.

4. ____ You'll experience less strain if you say "yes" to every opportunity.

5. ____ If you can believe that a crisis is also an opportunity for change then you'll come through the experience much easier.

6. ____ Establishing goals and using time effectively are also ways of coping with stress.

7. ____ When you get home from work it's best to put your feet up, read a newspaper and ignore everyone in your family for half an hour.

8. ____ It's possible to learn how to relax.

9. ____ Stress off the job does not affect performance at work.

10. ____ It's possible to experience a lot more stress without it being a strain if you see the stress as an inevitable part of gaining what you really want.

Self Assessment Answers

1. T

2. T

3. F

4. F

5. T

6. T

7. F

8. T

9. F

10. T

Assignment

COMPLETE ALL OF THE FOLLOWING ASSIGNMENTS.

These will involve a minimum of half an hour. You will need a place where you can be alone and comfortable.

1. Practice the breathing described in the Information Section.

2. Practice relaxing successive groups of muscles in the way described in the information. Remember, it involves:
   - Working on one group of muscles at a time.
   - Tensing them and holding that tension.
   - Releasing the tension.
   - Experiencing the difference.

   You are teaching yourself what it feels like to have relaxed muscles.

3. Prepare a three-minute presentation for your class describing what you did and experienced in 1 and 2. Your instructor will select some representatives to lead the discussion.

Post Assessment

Two people experience the same life changes and stresses. One of them feels under a great strain while the other copes easily. Give four reasons why these people deal with stress in different ways.

Instructor Post Assessment Answers

One feels in control. -- The other feels out of control.

One is able to predict what is likely to happen. -- The other feels confused and unsure.

One accepts the events as important and meaningful. -- The other feels angry and frustrated that these things ever happened and thinks the world is unjust and unfair to him or her.

One sees the events as a new challenge. -- The other can only see the change as negative, decreasing hopes and opportunities.

Any variations of the above reasons would be acceptable.

USING TIME EFFECTIVELY

Goal:

The student will be able to describe his or her personal goals and practice learning how to use time more effectively.

Performance Indicators:

The student will:

1. Complete a Self Assessment.
2. Identify and write out his or her lifetime, career and immediate goals.
3. Make a list of things to do every day for a week.
4. Share his or her findings with at least two other class members.
5. Complete a Post Assessment describing how he or she intends to use time more effectively.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Do the Assignment page. Follow the instructions at the top of the Assignment page.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

How much time do you have? Barring accidents or illnesses, most people can expect the usual "three score years and ten," or 70 years. Of course, it helps if you come from a family with members that live to a ripe old age. Also, you increase your life expectancy if you have a good loving relationship and a satisfying work experience.

The problem of time is not so much in the amount that is available, but in how you USE that time. When you think about it, you'll see that you have as much time available as the oldest person who ever lived--24 HOURS IN EVERY DAY.

HOW WELL DO YOU USE THE TIME AVAILABLE TO YOU?
Do you often feel bored? Do you feel, after doing something, that you've wasted your time? Does it seem that you have so many things to do and so little time to do them in? Are you late? Do you fail to fulfill your promises? Are you often asking for more time? Do you forget when things are due to be paid or completed? Do you have dreams or goals for the future that seem no nearer than they ever were?

If you can answer yes to any of these, then you probably need to reorganize your use of time.

WHEN do you spend most of your time?
In the future? If dreams, fantasies and hazy goals are an important part of your waking life, if you think in terms of "someday I'll have a house and land, be famous, own a business, etc," but are waiting for the "right" time before doing anything about it, then your time will probably run out before you've taken any chances.

In the past? Time can't be reversed. It can only be re-lived in memories. The past exists in your mind, not in any action that you can take. If your thoughts, emotions and talk keep echoing the past...what used to be...missed chances... miserable relationships...if only..., then your choices will probably already be decided for you. You will predict what may happen based on your memories of the past, and you will act in the present as if the past still exists. For example, if you have many times failed to complete jobs in the past and you're always talking or thinking about the past, it's a good bet that you think about failing to get things completed in the future. If you think in this way, it's very unlikely that you will get organized and change your non-productive habits.

In the present? Are you dealing realistically with your situation as it is at the moment, and consciously deciding between the many choices open to you, working step-by-step and day-by-day toward achieving specific goals? If you are, the chances are you have a good grasp of effective time use and a good chance of getting what you want.

It doesn't matter whether you consider work time, routine maintenance time (washing, dressing, shopping) or free time, there are always choices available throughout the day. Every day you have to make decisions, some of them you make almost automatically (to drink coffee at breakfast, stop at the red light, lock your car). Other decisions are more conscious even if they are habits (to arrive at work on time, put in a good day's work, read the newspaper, go to bed at a certain time). There are many more problems that involve decisions that can occur at any point in the day (what socks to wear, where to make a saw cut, which is the best tool to use, what to advise a customer about a plumbing problem, knowing how to ask for time off, wondering what to have for dinner, which TV channel to watch). When you make a choice and decide between two or more alternatives, you are showing which activity, experience or object you think has highest priority. These are the basic rules behind good time use:

1. Know what there is to do (the options open to you)
2. Decide which is most important to you
3. Get started on the most important things first

WHAT THINGS DO YOU HAVE TO DO?

There are always things that we have to do. Every day there is the need to sleep, eat and get rid of body wastes. There are also routine tasks that are influenced by the customs of the society we live in--the amount of time spent choosing and preparing food, dressing, washing, grooming, etc. In addition to the things we do for ourselves, there are always other people--children, spouses, friends, co-workers and bosses, who could fill every minute of our day with things to do. The demands are never-ending. With so many things to do, how do you find time to do what you really want to do?

WRITING DOWN YOUR GOALS

The first thing is to write down your goals so that you know what you're aiming for. What do you really want to achieve in your life? What do you want from your work? What would you do if the world were going to end in one year? It's important to spell out the details. It's not enough to say, "I want to be happy." What does being happy mean to you? Does it involve having a house and two thousand acres in Wyoming? A wife or husband who loves you? Five kids? No kids? $20,000? $100,000 a year? What exactly do you want? If you say your goal is to have your own business, what do you mean? Do you want to be a general contractor? Do you want to build private homes? Do you want to be self-employed and work on several jobs? WHAT EXACTLY DO YOU HAVE IN MIND?

Writing your goals out clearly and specifically is like producing plans and blueprints. There can always be later modifications, but it's important to have definite guidelines that indicate what the finished product or building should look like. You then need specific steps outlined that will enable you to get that goal. It is, of course, possible, under great pressure or necessity, to build a shelter or even a house without detailed planning, but the outcome is going to be far from perfect.

MAKING LISTS

Most successful people keep lists of "things to do." Each day, make it a goal to get closer to your larger lifetime goals. Ask yourself how the things you do each day are getting you a little nearer to what you want from life.

There's not a day that passes that doesn't give you enough time to make at least a few steps in the right direction. If a lot of your day has nothing to do with your bigger goals, then you are due for some serious re-thinking about what you are doing every day. Many people don't like writing things down, but putting down on paper what you want to do each day makes you stare reality in the face.

You've got to get more organized when you see a list of 12 things to do, in addition to the usual routine tasks. The way to get in control is to decide which things are important. Ask yourself:

1. Which will help me toward my goal?
2. Which must I do if I want to avoid trouble?

There are a lot of things to do that you might feel you have little choice about because:

* they are part of your job.
* they are some of your agreed responsibilities as a husband, wife, father, mother, daughter, son. (Each of us is likely to give up some freedom in exchange for other things that are more important.)
* they are wanted by "significant others"--bosses, instructors, friends.

But, there are also likely to be things that are not at all important. If you're in doubt, ask: "What is the worst that could happen if I don't do this?" If the consequences are very small, maybe you should be concentrating on other things where there is a greater payoff.

Writing out a list might not take longer than 5 minutes a day, but it could save you hours in time. By rating each thing to do in terms of its importance, and by determining to do only the most important, you will again save yourself lots of wasted time. This does not mean that you can't have fun. Relaxing and enjoying yourself are very important if you rate them important!

If your job is not satisfying (and many trainee or apprenticeship tasks might be less than satisfying), it's possible to look at them as stepping toward your longer-term goals. In this way, you would rarely be wasting your time.

If you find yourself bored at work and you're not sure why you're in that particular job (except to earn money), then you're probably spending most of the day doing tasks that are not important to you. Although you might have little choice for awhile, you could, in your free time, be planning a way to get out of this boring situation and find ways to head toward your goals.

If you are doing things outside of work that are not part of your goals, maybe you're doing them for someone else. If you are, it is up to you to decide how important that person is in your life. Maybe doing an equal share of the house cleaning is not a bad price to pay if it helps you keep a loving, caring partner; that is, if having a loving relationship is one of your goals.

USING PRIME TIME

Each of us works more effectively at certain times of the day than at others. This is when a person feels most alert and on top of things. It could be at any time of the day or night. Identify when it is for you. This is the time that is best for doing the most demanding jobs. It is also the time that you should, if possible, be without distractions and interruptions. This is the time to start the most difficult task at hand, to make a giant leap forward in getting closer to your goals.

WASTING TIME

You don't need anyone to preach to you because you'll know very clearly when you are wasting time. When you've been doing something, ask yourself whether you're satisfied with the outcome. Does your experience match your ideal? If you don't have any feelings of satisfaction, then it's likely that you've been wasting time.

FINDING MORE TIME

Even though you can't squeeze more than 24 hours into any day, there are a few tips that could help you sort out some of your priorities and re-allocate time:

* HOW MUCH DO YOU SLEEP? Maybe you're sleeping too much. The only way to find out is to decrease your sleeping time by half an hour. If you still feel all right, then you've been sleeping too much. You can experiment in a few more days by cutting a bit more off your sleep time. If you find that you need only 6 instead of 8 hours, then you'll gain the equivalent of 7½ working days (60 hours) in one month.

- * USE YOUR COMMUTING TIME. Do something that helps you toward your larger goals. Make best possible use of this time. Plan a vacation, learn a language, decide exactly what you're going to say to the boss. The important thing is to resolve to use the time for a definite purpose, one which you've decided on before. Waiting time, for buses or people, can be used to read, write, figure how to achieve one of your plans, etc. Sometimes, just relaxing might be the best possible use of your time. You are the only person who can decide.
- * SET DEADLINES for completing "things to do," and stick to those times. If you aren't prepared to work to deadlines (and be realistic about the time that's needed), your work will "expand" to fill whatever time is available.
- * See if you can DO IMPORTANT WORK, RATHER THAN BUSY WORK. Anyone in our society who is not busy, especially at work, is still regarded as almost sinful. A "good employee" knows how to keep busy. Of course, there is a great virtue in using your own initiative instead of waiting for the boss to tell you to do something. But if you truly use your initiative you can often be doing something much more interesting. If your task is nearing completion, think of other things on the job you'd like to do. Try asking your boss for a chance to do a job that you know needs doing, but which you've never tried before. You can be a lot more productive and satisfied by doing meaningful work, rather than just proving you can look busy.
- * GIVE UP BEING PERFECT. It is far better to complete a job, even if it could have been done in a slightly better way, than to delay starting because everything must be right before you begin. A perfectionist rarely feels satisfied and often completes less work.
- * LEARN TO HAND OVER SOME RESPONSIBILITY. This goes for tasks at home, at work and in leisure time activities. Delegating does not mean giving someone else only the jobs you don't want to do. It involves trusting someone else to do the whole job, even if they make mistakes. With children and learners, if no one allowed them to make mistakes, they would stay unskilled and incompetent. Maybe the people you give jobs to will fail to do it as well as you, but you will have saved a big chunk of time where you can excel in other ways.

Self Assessment

LISTED BELOW ARE SEVERAL STATEMENTS. IF THE STATEMENT IS TRUE, PLACE A "T" IN THE BLANK PROVIDED. IF THE STATEMENT IS FALSE, PLACE AN "F" IN THE BLANK.

1. ____ A disorganized person and someone who makes use of every second have the same amount of hours available to them each day.

2. ____ The problem of time is not so much in the amount that is available, but in how you use that time.

3. ____ You probably need to use your time more effectively if you forget appointments or deadlines.

4. ____ The best use of time is to mull over your past experiences and learn from them.

5. ____ Using your time effectively is only important at work.

6. ____ If you know what you want to achieve, you're likely to use your time more effectively.

7. ____ Goals should be clear and not "wishy-washy."

8. ____ Many successful people keep lists of "things to do."

9. ____ Early to bed and early to rise is always the best use of time.

10. ____ If you're not improving your skills, you're wasting your time.

11. ____ Everybody needs at least 8 hours sleep to be healthy.

12. ____ Work expands to fill whatever time is available.

13. ____ A good worker knows how to "look busy;" the best employee knows how to do important work most of the time.

14. ____ If you can't do a job perfectly, it's not worth doing.

15. ____ The goal for effective time use is to work smarter, not harder.

Self Assessment Answers

1. T
2. T
3. T
4. F
5. F
6. T
7. T
8. T
9. F
10. F
11. F
12. T
13. T
14. F
15. T

Assignment

COMPLETE THE FOLLOWING ASSIGNMENTS.

1. Write out at least five:
    * Lifetime goals
    * Career goals
    * Immediate goals

    Be specific so any one can understand what you mean. For example, an immediate goal of "to have more fun" is not clear enough. What do you want to do? What is possible and realistic?

2. Check the three most important goals in each of the areas in #1.

3. Write down the things you have to do and are planning to do today. Decide which of these have anything to do with your important goals. Be able to explain this to other people.

4. Make a list everyday for a week (starting today) of things you want to do each day. Rank them in order of importance. Check off those things you complete.

5. Share your work with at least two other people.

Post Assessment

How do you intend to use your time more effectively in the future? Describe your plans in half a page or more.

EFFECTIVE LISTENING

Goal:

The student will practice being an effective listener and will learn that one of the best ways of getting what he or she wants is to make sure that other people get what they need.

Performance Indicators:

The student will:

1. Successfully complete a Self Assessment.
2. Practice listening skills with a partner, as an Assignment.
3. Be able to list 8 different ways to improve his or her listening skills on a Post Assessment.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Take the Self Assessment exam. This is a test for you to prove to yourself that you have learned the material you have studied. Compare your answers with the answers on the Self Assessment Answer Sheet, which is on the page following the Self Assessment. If you scored poorly, re-study the Information section or ask your teacher for help.

4. ____ Complete the Assignment. Arrange to work with a partner; if you have any difficulty finding one, ask your instructor to help.

5. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

Most babies get what they want. They cry, shout, scream and usually someone arrives to provide them with food, clothes, warmth, love and recognition. Babies are very effective at communicating. Unfortunately, babies don't make good role models for adults.

It's part of the hard realism of growing up that each individual has to realize that he or she can't get what's wanted without giving something in return. What you give in return could be as elementary as a "thank-you" or as far-reaching as all your "worldly goods."

Some people who know they're no longer as cute as they were when they were a few weeks old still try the same tricks of baby communication; say something loud and long enough and you'll get what you want. When they fail to get what they're after they blame it on communication difficulties. There are many people who admit they have a communication problem--they say they have difficulty in getting others to listen and be interested. Very few of the same people will ever acknowledge that they have a problem in listening.

Most of us are poor listeners. An individual who has not trained him or herself to listen will forget over 40% of what he or she has just heard. Within an hour about 56% , according to research, is forgotten, and at the end of 8 hours you're likely to have forgotten 64% of what you heard.

Listening is the most important skill in making someone feel good about him or herself. Listening shows acceptance, interest and gives attention. We all need others to show an interest in us, and accept us for who we are.

IF YOU CAN GIVE OTHER PEOPLE WHAT THEY NEED, YOU INCREASE THE CHANCES MANY TIMES OVER OF GETTING WHAT YOU WANT.

HOW TO GET WHAT YOU WANT BY GIVING OTHER PEOPLE WHAT THEY NEED.

1. Try to listen as if it's the first time.

Have you ever been talking with someone when you knew what you were going to reply even before the other person had finished speaking? Join the club! It's quite common but it's terrible listening. Try waiting for the other person to finish. Avoid all the mindreading, guessing and interpretation. Act as if the other person really knows what he or she is saying, then you'll be able to hear what they need. If you give a person a little bit of space, he or she will tell you what is wanted even if they can hardly string two words together.

2. Learn how to summarize.

This means occasionally checking with the person that you're talking with to make sure you've understood what they have been saying. Try to sort out the key words and main points, disregarding the irrelevancies and put it in your own words. "Tell me if this is what you were saying," or "What I heard you saying was," or "I'm not sure if I understand, but this is what I think I heard." Most people will be delighted (unless they're in the middle of a towering rage) to know that you're really listening and trying to understand.

3. Show the other person that you're paying attention.

If you're in the middle of a job or are driving a vehicle, it might be stupid to try to have eye contact. However, whenever it's practical, look at the person who's talking. Show some liveliness in your eyes, rather than giving a dead fish stare. How frequently do you smile? Smiling is a very effective way to make others feel special.

4. Be on the lookout for good qualities in the person who's talking.

Comment on the things you like, especially about the things the person is telling you. People are attracted to you the more you see their good qualities.

5. Demonstrate your ability to understand.

Get to know the full context. If someone is unexpectedly late, it's showing understanding to know the whole context rather than jumping to conclusions that you've been let down, even before they've opened their mouth. Instead of saying "where the _____ have you been?", it's far better to greet the person normally and give them a chance to explain. If they don't, maybe you could tell them that while you were waiting, you started to feel concerned about what had happened to them. Almost everything that people do seems to be reasonable to them at the time of doing it. A person who gets into a furious rage is likely to be able to justify his or her anger even if everyone else is convinced he or she was wrong. Usually what seems to us to be unreasonable behavior or unjustified remarks seem totally justified to the person doing it.

6. Listen to the FEELING.

We often make a mistake by listening only to the words on the surface, ignoring the emotional content. If we do this, we miss out completely on what the other person really wants us to hear. In response to "how are you today?", a friend or co-worker might answer "just fine," but communicate by his or her lack of enthusiasm or sharpness an entirely different emotion. Sometimes, it might be wiser to leave someone alone who is feeling angry, but if you're a close friend it's important that you recognize and remark on what's happening. "Hey, you say you feel fine but you sound a bit low to me. Anything wrong?" Of course you can't force people to reveal their innermost secrets, but you're doing a great service if you at least show that you know they're upset and that you're open to hearing them.

7. Show respect.

Don't put people down. Allow someone to feel bad or sorry for him or herself. You don't gain an inch by arguing. Acknowledge their feeling first before offering your two bits worth. "You must be feeling pretty upset about that. Is there any chance you could try . . . ?"

8. Control your own emotional response.

Sometimes, without meaning to, a person can say something that presses your buttons and makes you feel threatened so that you begin to fight back. Try to stay detached and listen to what other people are saying, even allow them an opinion that you don't agree with. You don't have to be convinced by them, and it's certain that whatever you say isn't going to change their opinion until they change of their own free will.

If you can carry out all the points from 1 through 8, you'll be an excellent listener. You'll be appreciated by most people and you'll usually get the attention that you need in return.

WHAT IF YOU FEEL YOU'RE BEING TAKEN ADVANTAGE OF, OR THAT YOU'RE GIVING TOO MUCH AND GETTING TOO LITTLE?

Sometimes you might be doing all you can to give the other person what he or she wants and it's just taken for granted with no awareness of what you're doing. Well, just as some people try to demand what they want in a baby-like way, so they might take whatever anyone gives them without considering that they owe anything in return. They are adult babies and, at times, you have to be more assertive with them; otherwise they'll suck you dry emotionally.

Think of the people you know. Is there anyone who says things or behaves in ways that you wish they'd quit? If you've tried being an effective listener and they still behave in ways that you find inappropriate or embarrassing, then you can try either to avoid them or try asking them to stop. You'd be surprised how many people act passively, never standing up for themselves, wishing that someone would stop doing something objectionable, but never daring to tell the other person straight. Here are some tips that might help.

- * Be clear, direct and specific. Instead of scheming and beating around the bush, ask, "will you stop whistling when you're right next to my ear / spitting tobacco juice in my direction / interrupting me when I'm measuring?" etc.
- * Be positive and courteous. Say please and thank you. Keep away from commands, "must," "should." Try, "would you give us a hand please?" instead of, "move yourself and get hold of the other end!" Say, "how about trying it this way?" instead of, "if you're going to learn, you've got to do it this way."
- * Try to get the other person to say yes by asking the right questions. "Will you consider me for any future job openings?" is likely to get a positive answer as long as you've not offended the possible employer.

THE HARDEST AND YET MOST EFFECTIVE WAY OF BEING LISTENED TO AND GETTING WHAT YOU WANT.

The most effective adult way of establishing good communication with other people is being able to admit you can be wrong. Most of us defend ourselves on the least attack. It's difficult to hear criticism without arguing. It's hard to hear someone "mouthing off" about a subject we know more about. It's almost impossible not to respond in a defensive way any time we feel threatened by other people's words and opinions. The problem is that when we spring to our defense, the other person doubles his or her efforts to convince us that they're right.

The really clever way is to be different. Say,"maybe I'm wrong, but this is what I think" or,"it sounds like I've annoyed you a few times. What can I do to make you feel better about me?"

Remember, if you are right 60% of the time, you are doing remarkably well. Everyone knows that he or she is not right all the time, although that's not always clear by the way people behave. When you admit you may be wrong you're only saying openly what you already know to be true. But, by being prepared to be honest, you are behaving in a sympathetic and convincing way. People are reassured to know you're not perfect. If you act as if you know it all, you are threatening to other people, you're difficult to get along with and you rarely get what you want willingly from others because you are not prepared to be sympathetic to their needs.

Self Assessment

LISTED BELOW ARE QUESTIONS OR STATEMENTS FOLLOWED BY A NUMBER OF POSSIBLE ANSWERS OR COMPLETIONS. SELECT THE ANSWER OR COMPLETION WHICH ANSWERS THE QUESTION OR COMPLETES THE STATEMENT CORRECTLY AND PLACE THE LETTER IN THE BLANK PROVIDED.

1. ____ About how much does an average person remember of what he or she has just heard?
   a. 85%
   b. 60%
   c. 40%

2. ____ You increase your chances of getting what you want if you:
   a. shout loud enough
   b. just grab what you can
   c. give other people what they need

3. ____ A good way of showing that you have understood what the other person was saying is to:
   a. try to put what you've just heard into your own words
   b. nod and smile frequently
   c. agree with them

4. ____ Most people only listen to the words on the surface, instead of also listening to the:
   a. ideas
   b. grammar
   c. feeling

5. ____ If you learn to become an effective listener:

a. you increase the chances of being understood yourself

b. people will trample on you

c. you'll have people lining up to tell you their problems

6. ____ Instead of scheming and trying to manipulate someone to do something, it's better to be:

a. aggressive

b. clear and direct

c. patient

7. ____ By being courteous you are:

a. playing games

b. going to be taken advantage of

c. showing respect to the other person

8. ____ Other people will find you more sympathetic and convincing if you:

a. are prepared to admit it when you are wrong

b. apologize before saying anything

c. always say things without thinking

Self Assessment Answers

1. b

2. c

3. a

4. c

5. a

6. b

7. c

8. a

Assignment

COMPLETE THE FOLLOWING ASSIGNMENT.

This will be a trade-off with someone else who has not yet completed this module. Later on you will help him or her. You will be working with a partner and practicing effective listening. You will be the listener and your partner will judge whether he or she feels you have paid attention to what was said and whether you have fully understood.

Ask any or all of these questions. You can make up your own questions, but remember the idea is to get the other person speaking, not just saying yes or no.

"Tell me about some of the things you dislike."

"What sort of people do you get along with best? Who have you known like that?"

"What do you do in your leisure time?"

"What would you like to achieve within five years?"

Listen to what the other person says. If he or she has difficulty in keeping up the flow, encourage him or her with, "and what else?" "tell me more" etc. Keep eye contact, look interested and really try to understand what is being said. After the other person comes to a natural break in what he or she is saying, practice putting what you've heard into your own words. For example:

"Tell me if I got it right, but this is what I just heard you say. . . ."

The listening session should last at least fifteen minutes. It's important that you get it right each time. If your partner says you haven't understood, ask him or her to tell you once more and then you try summarizing it again until the other person is satisfied that you've fully understood.

Practice this skill with other people outside the class.

Post Assessment

WITHOUT LOOKING AT THE REST OF THE MODULE, LIST EIGHT WAYS THAT A PERSON COULD IMPROVE HIS OR HER LISTENING SKILLS.

1.

2.

3.

4.

5.

6.

7.

8.

FROM STRANGER TO INTIMATE

Goal:

The student will be able to identify different ways in which people relate to each other and will apply this knowledge in analyzing his or her own relationships.

600

Performance Indicators:

The student will:

1. Complete an Assignment;
   a. Describing what he or she does at different levels of relationships with other people.
   b. Identifying people in his or her life who fit into each relationship category.
2. Complete a Post Assessment.

Study Guide

In order to finish this module, do the following tasks. Check each item off as you complete it.

1. ____ Read the Goal and Performance Indicators on the cover of the module. This will tell you what you will learn by studying the module, and how you will show you've learned it.

2. ____ Study the Information section. This section will give you the information you need to understand the subject.

3. ____ Do the Assignment page. Follow the instuctions at the top of the Assignment page.

4. ____ Take the Post Assessment exam. Give the exam to your teacher after you have completed it. Your teacher will grade it for you.

Information

On meeting with, working with or even living with someone else, each of us brings to the relationship a set of values and expectations that have a great effect on the success or failure of the relationship. As there are always at least two people involved in any relationship there are also at least two sets of values and expectations. If both people expect the same attitudes and behaviors and place a similar significance on them, then it's likely they will get along very well together--as acquaintances, co-workers, friends or lovers. The difficulties that a person experiences, such as feeling let down, not being able to trust or rely on other people, arise out of the two people involved seeing the relationship in different ways.

During the course of one day it's possible for you to relate to many individuals. It's obvious that you don't relate in the same way to your supervisor as to a close family member and you respond differently to someone at the grocery checkstand than to someone you're romantically involved with. It's true that your supervisor might be your mother or the checker could be your husband (although these would be exceptions and have their own built-in complications of having to respond to the same person in two very different ways).

The way we relate to someone we're close and intimate with is and should be different from the way we relate to a person we only meet occasionally at the ball game. Some people get very mixed up and disappointed when they fail to behave in different ways. Maybe they believe you've got to be exactly the same with everyone, otherwise you're a phony. If you carry this out it results either in you treating your wife like a stranger or someone of the opposite sex you've just met like a person you've known all your life. These examples are given because this is exactly what happens in some relationships! In this module we're going to suggest a way to make both your intentions and your expectations clearer so two people know just what the relationship is about and what the outcome might be.

Different relationships are like a line of box cars with you as the locomotive. The closer each box car is to the engine, the closer the relationship is to you, although all the relationships are traveling in the same direction, powered by and led by you.

STRANGERS — ACQUAINTANCES — FRIENDS — INTIMATES — SELF

RELATIONS WITH STRANGERS

Strangers are used by each other. There's nothing wrong in this. It's the relationship between someone buying a service and someone providing it. It is the initial relationship between customer and waiter, boss and employee. Even though the people may get closer, they start off as strangers--everyone does, even a baby. And, if you think about it, the baby treats everyone at first as strangers--using them. Usually, we can meet strangers every day in the course of traveling to work, shopping, eating at a lunch counter, etc. There is no relationship unless you do have contact with the person and speak; people just passing by in cars or on the street are no different from their vehicle in their relation to you. Of course you can fantasize that some sort of relationship exists with an attractive passerby, but it *is* fantasy and has more to do with your *relations* with your *inner* self.

RELATIONS WITH ACQUAINTANCES

Acquaintances can usually predict where they will see each other. It's unlikely that they'd have arranged to meet, but it's probable they belong to the same organization, use the same bus, eat at the same restaurant. They tend to overlap in some of their activities. You could have acquaintances at the place you work. You might be a member of a political organization or of the union. You would see acquaintances there and maybe talk with them, but rarely arrange to carry on the relationship in another place. You usually know you'll meet the next time without having to do anything about it yourself. It's the chairman, the boss, the bus conductor, etc. who arranges your meeting together and *they* probably aren't even aware that they're doing it. Students in the same class, meeting at the same time, are acquaintances unless they go one stage further and become friends.

RELATIONS WITH FRIENDS

Friends share the same space and a variety of activities together. They choose to do things together, not because of the activity itself, but because they enjoy each other's company. So, friends would choose to be together even if the first choice activity wasn't possible. Friends would be able to be flexible: "Shall we go to the movies or play pool?" Acquaintances who meet in one setting wouldn't meet if the setting no longer existed.

RELATIONS WITH INTIMATES

Intimates share each other--hopes, fears, emotions. They remain close in any setting. If the things they've arranged to do are canceled, if other people are unable to turn up, they still have each other. They stay together through positive and negative emotions. Relations with intimates are demanding and can feel very threatening because they are so close to our self.

RELATIONS WITH SELF

It is possible to have a relationship with yourself even without talking to yourself! Any possibility of change in our lives comes from our own decision to reach out to something different, or to respond in a different way. All the time we evaluate ourselves and other people to see how far our ideals and expectations are met. If we don't get what we expect we're likely either to strive harder for it or to give up on the person who's disappointing us. It's in our relations with ourselves--how much we accept or like ourselves that all our other relationships are based. A person who dislikes his or herself is unlikely to have very satisfactory relationships with other people.

IN EACH RELATIONSHIP WE DO DIFFERENT THINGS

There is some overlap between activities, but it's a general rule that the type of things we do changes from stranger to acquaintance to friend to intimates and alone. For each person the list of activities and/or experiences that are shared in each relationship are going to be slightly different and the ones given below are examples. You will have other things that you do. The point being made is that there is a clear difference in what you choose to do with people, depending on how close you feel they are to yourself. If the differences are not clear, then it's probable that you will have trouble in your interpersonal relations.

With Strangers

- Say "hi" and "good morning" to.
- Ask them to bring or do something in exchange for pay.
- Provide a professional service for.
- Ask directions from.
- Speak to at a garage sale.
- Sell your car or house to.
- Buy merchandise from in a store.
- etc.

The most obvious feature of our relations with strangers is service. Strangers use us and we use them in a perfectly acceptable way. Strangers do not feel put down by being used.

With Acquaintances

- Recognize at the union office.
- Work on the same construction site in different trades.
- Attend physical therapy at the same time.
- See at the Elks.
- Deliver produce regularly to your house.
- Shop at the same store frequently.
- Belong to the same branch of the same political party.
- Go to the same racquetball club.
- Follow the same local football team.
- etc.

Acquaintances are brought together by sharing one activity; they usually meet in the same place at the same time.

With Friends

- Share food and drink.
- Show genuine interest in what they are doing and feeling.
- Listen to their personal problems and give advice to.
- Give and receive gifts.
- Borrow items from.
- Arrange to go to a variety of places.
- Share opinions, ideas, plans and feelings.
- Respect his or her wish to be alone or with another person.
- etc.

There is a much greater sharing of self and possessions with friends. More is risked. Friends, however, can respect each other's wish to be separate without feeling jealous.

With Intimates

- Physically touch and be touched by in a caring way.
- Try to tell the truth to.
- Be concerned about, even when they're not around.
- Lie for and provide cover up stories for.
- Share money with.
- Give support to, even when you or they are not being very pleasant.
- Want to be with, even when there's nothing interesting to do.
- etc.

An intimate relationship is much more involved with emotions. People who are this close have a great impact on what we feel about ourselves. They are the closest that anyone can get to our inner self.

With Self

- Have unusual thoughts.
- Use bathroom.
- Pick nose.
- Masturbate.
- Fantasize, dream.
- Think one thing while saying another.
- etc.

For many people who become involved over a period of time in a very intimate relationship there probably isn't much left of their private self apart from unspoken thoughts and feelings. If someone gives even those up, then there is no place left to retreat to. The horror of the novel "1984" by George Orwell is that Big Brother knows what you are thinking and feeling.

Later in the Assignment you will be asked to identify things you do at each of these stages. You will also be asked to identify people in your life who you would describe as stranger, acquaintance, friend or intimate. The reasons for this are to help you distinguish how close people are to you and to see whether you have a balance in your relationships. It is normal to meet and know people across the whole range. You would have a well-balanced life if you find you can distinguish clearly what you expect from other people and you know whether you are being treated as a friend or an acquaintance. You are also doing well if you can identify people in your life who fit into each description, because it is important that we each have a variety of relationships with others.

WHERE DIFFICULTIES ARISE

Problems exist in our relations with other people when the boundaries between different areas are blurred. If someone does not distinguish between who is a friend and who is an intimate they are likely to have complications. If someone is treating acquaintances and friends in exactly the same way, then he or she is going to feel let down at some point. It is useful to be able to recognize and be aware at what level any relationship is operating. To do this you need to know how to respond to people differently, depending on how genuinely close emotionally they are to you.

There are always difficulties and disappointments when two people are not at the same stage of a relationship. If you believe someone is a friend and you treat him or her in that way, you are going to feel betrayed if the person regarded you only as an acquaintance. So it is important that you not only make clear to yourself how you are behaving with another person, but also that you work out how that person is behaving with you. If, for example, your idea of friendship is to see someone at least twice a week without fail and the person you think is your friend is only able to meet in the same place, club, tavern, restaurant or wherever each week without ever being flexible, then he or she is probably relating to you as an acquaintance.

The biggest letdown is in sexual relations. Many people act as if it can lead to an instant intimate relationship--it rarely does. Having sexual relations with someone you have just met could only be satisfactory to both people if sex is thought to be something you do with strangers or acquaintances. If even one of the partners believes sexual relations are what you have with intimates, then that person is likely to be very put out if the other acts as if it's something that strangers do together. Strangers use each other; they exchange services and feel good about doing that! Even when both people believe acting on their sexuality belongs to intimate relationships, they are still going to have to catch up and go through the other stages of relating in order to get close.

In order to become intimate with someone you will have to go from stranger to acquaintance and to friend first. This can happen quickly when two people feel equally romantically attracted to each other, but there is no way of having a satisfying and lasting relationship with anyone by missing these stages. Maybe you'd like to become intimate with someone but it's important that he or she could also be a friend first. The happiest and longest-lasting intimate relationships are between people who can say "he or she is both my lover and my friend."

Assignment

This will give you a chance to sort out just what it means to you to be a friend or have an intimate relationship. For each category: SELF, INTIMATES, FRIENDS, ACQUAINTANCES and STRANGERS, write at least three things that you do mainly in that relationship. Where other people are involved in the relationship, write the names of up to three people who can be described as an intimate, friend, acquaintance or stranger. In the stranger category you might have to describe people by the roles they play if you don't know their names.

Complete the chart on the following page.

A. BY YOURSELF

What things do you do only by yourself?

B. WITH INTIMATES

What do you do with them?

Give the names of the person/people you're intimate with.

C. WITH FRIENDS

What do you do with them?

Write their names.

D. WITH ACQUAINTANCES

What do you do with them?

Do you know their names?

E. WITH STRANGERS

What do you do with them?

Identify individual strangers you recognize.

INDIVIDUALIZED LEARNING SYSTEMS

Post Assessment

WRITE AN ANSWER TO THE FOLLOWING QUESTIONS.

1. What did you learn about yourself and your relationships from doing the Assignment?

2. What would you like to change?

3. When have you ever felt disappointed in a relationship with a friend? How did it happen? What do you think went wrong?

4. What would have to happen for co-workers to become friends?